

RECORD ORIGINAL AND
PLEASE RETURN A COPY WITH ORIGINAL CLOSING PACKAGE TO:
COLONIAL MORTGAGE COMPANY
POST CLOSING
POST OFFICE BOX 8627
MONTGOMERY, ALABAMA 36103-8627

LIMITED POWER OF ATTORNEY
(SOUTHERN CAPITAL RESOURCES, INC.)

Inst # 1998-17529

05/13/1998-1/529
11:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 #60 8.50

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, SOUTHERN CAPITAL RESOURCES, INC., (hereinafter referred to as the "Correspondent"), of the County of MONTGOMERY, and State of ALABAMA, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Carol Hickman, Lynn Payne, Grace Richey-Bourke, Shelly Burroughs, Russell Hester, Emily Bohannon SANDRA D. BROWN, each individually if there be more than one named, of Colonial Mortgage Company of the County of Montgomery, and State of Alabama its true and lawful attorney for and in its name and stead to:

Execute any and all documents for the purpose of assigning and transferring to Colonial Mortgage Company, or to any other assignee or entity a certain mortgage, deed of trust, security deed, security instrument and note, including, but not limited to, an assignment of mortgage, deed of trust, security deed, or security instrument, note endorsement and note allonge for the following loan transaction:

Borrower(s) Name(s): DAVID R. DICKERSON AND JANE G. DICKERSON
Address of Property: 2541 LANCASTER CIRCLE
City, State, Zip Code: BIRMINGHAM, AL 35242
Loan Number: AW11726

giving and granting unto its said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as Correspondent might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that its said attorney shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, the undersigned Correspondent has caused this instrument to be executed in its name by its duly authorized officer, this 16TH day of APRIL, 19 98.

SOUTHERN CAPITAL RESOURCES, INC.

By: [Signature]
Title: President

(Corporate Seal)

State of ALABAMA

County of Jefferson

[Signature], a Notary Public in and for said County in said State, hereby certify that [Signature], whose name as pres. unit of Correspondent is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 16 day of April, 19 98.

[Signature]
Notary Public
My Commission Expires NOTARY PUBLIC
NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES: Dec. 9, 2005
BOND THREE NOTARY PUBLIC UNDERWRITERS