

Loan No:
Borrower:

0257-000-21769

JOAN M. WRIGHT AND HUSBAND, CARL R. WRIGHT

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Joe McGee,
Senior Vice President, of UNIVERSITY FEDERAL CREDIT UNION
("Company"), acting on behalf of the Company, have made, constituted, and appointed and
by these presents do make, constitute, and appoint UNITED COMPANIES LENDING
CORPORATION ("Assignee") as the Company's true and lawful agent and attorney-in-fact,
for the Company and in the Company's name, place, and stead to execute, endorse,
acknowledge, and deliver such documents and to take whatever action as such
attorney-in-fact may deem necessary and appropriate for the purpose of negotiating,
assigning, and transferring from the Company to Assignee mortgage notes, mortgages, deeds
of trust, and other liens pertaining to or affecting the following described real property
located in SHELBY County, AL:

SEE EXHIBIT "A" (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR
ALL PURPOSES.

which has the address of 4449 SOUTH SHADES CREST ROAD, BESSEMER, AL 35022.
The Company hereby gives such attorney-in-fact full power and authority to do and perform
all and every act and thing whatever requisite and necessary to be done in connection with
the purpose stated herein as fully to all intents and purposes as the Company might or could
do, hereby ratifying and confirming on behalf of the Company whatever such attorney-in-fact
shall or may do by virtue hereof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein
until specifically revoked in writing. In the event this Limited Power of Attorney is filed or
recorded, such written revocation must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 14th day
of May, 1998, in the capacity stated herein.

UNIVERSITY FEDERAL CREDIT UNION

By: Joe McGee

Joe McGee, Senior Vice President
(Typed Name and Title)

Inst # 1998-19243

05/27/1998-19243
09:49 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
003 SNA 13.50

CORPORATE ACKNOWLEDGMENT

State of Alabama
 County of Jefferson

§
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I, Sue C. Beard, a Notary Public in and for said county
 in said state, hereby certify that Joe McPhee
 whose name as Vice-President of University Federal Credit Union

is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that,
 being informed of the contents of the conveyance, (s)he, as said officer and with full authority, executed the
 same voluntarily for and as the act of said entity.

Given under my hand, this 14th day of May, 1998.

Krista Cato
 Witness:

Sue C. Beard
 Notary Public

Sue C. Beard

NOTARY PUBLIC STATE OF ALABAMA AT-LARGE.
 MY COMMISSION EXPIRES: Oct. 24, 2001.
 BONDED THRU NOTARY PUBLIC UNDERWRITERS.

My commission expires:

Witness:

Michael D. Banditt
 Attest:

Seal

Prepared by:
 SCOTT JOHNSTONE
 Robertson & Anschutz, P.C.
 2425 West Loop South, Suite 800
 Houston, Texas 77027-4207
 (713) 871-9600

Exhibit "A"

Parcel #1:

Begin at the SW corner of the NW 1/4 of the NW 1/4, Section 13, Township 20 South, Range 4 West; thence run East along South line of said NW 1/4 of NW 1/4 a distance of 280.9 feet; turn left an angle of 101 deg. 48' a distance a 403.51 feet to the center line of Shades Crest Road; turn right an angle of 56 deg. 30' 30" along said center line a distance of 604.14 feet for point of beginning; thence continue said course along said center line a distance of 137.2 feet; turn right an angle of 97 deg. 26' 30" a distance of 323.39 feet; turn right an angle of 95 deg. 27' a distance of 100.0 feet; turn right an angle of 77 deg. 19' 30" a distance of 299.26 feet to point of beginning; Except that part lying in right of way of Shades Crest Road; being in the NW 1/4 of NW 1/4, Section 13, Township 20 South, Range 4 West, Shelby County, Alabama.

Parcel #2:

Begin at the SW corner of the NW 1/4 of NW 1/4, Section 13, Township 20 S, Range 4 W., thence run East along the South line of said NW 1/4 of NW 1/4 a distance of 280.9 feet, turn left an angle of 101 deg. 48' a distance of 403.51 feet to the centerline of Shades Crest Road, turn right an angle of 56 deg. 30' 30" along said centerline a distance of 554.14 feet for point of beginning; thence continue said course along said centerline a distance of 50.0 feet, turn right an angle of 90 deg. 13' a distance of 299.26 feet, turn right an angle of 102 deg. 40' 30" a distance of 50.0 feet, turn right an angle of 77 deg. 16' a distance of 287.09 feet to point of beginning, except that part lying in right of way of Shades Crest Road; being in NW 1/4 of NW 1/4, Section 13, Township 20 S., Range 4 W, Shelby County, Alabama.

Parcel #3:

Commence at the Southwest corner of the Northwest 1/4 of the Northwest 1/4 of Section 13, Township 20 South, Range 4 West; thence run East along the South line of said 1/4-1/4 section a distance of 280.90 feet; thence turn 51 deg. 52' left and run Northeasterly 190.41 feet; thence turn 8 deg. 09' left and run Northeasterly 351.78 feet; thence turn 26 deg. 12' 11" right and run Northeasterly 126.84 feet to the point of beginning of the tract of land herein described; thence continue along the last described course 126.83 feet; thence turn 102 deg. 32' 43" left and run Northwesterly 109.49 feet; thence turn 89 deg. 37' 03" left and run Southwesterly 125.00 feet; thence turn 91 deg. 12' 21" left and run 82.79 feet to the point of beginning.

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