

LIMITED POWER OF ATTORNEY
(Alabama)

KNOW ALL MEN BY THESE PRESENTS:

Covenant

That the undersigned, Mortgage Co., (hereinafter referred to as the "Correspondent"), of the County of AL, and State of Alabama, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint **Donald L. Kern or Glenda L. Vaughn or Carrol Lee Jackson or George A. Molloy or David C. Houghtlin or Herbert F. Palmertree or Regan L. Wooley or Sharon Wells** of Liberty Mortgage Corporation, a Georgia corporation, its true and lawful attorney for and in my name and stead to:

Execute any and all documents for the purpose of assigning and transferring to Liberty Mortgage Corporation, First Liberty Bank, 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 and note allonge for the following loan transaction:

Borrower(s) Names: Michael N. & Paula S. McQueen
Address of Property: 4525 Magnolia Drive
City, State, Zip Code: Birmingham, AL 35242
Loan Number: 1539412

giving and granting unto 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 I might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, Correspondent has caused this instrument to be executed in its name by Don W. Williams its duly authorized Owner, this 15th day of May, 19 98

COVENANT MORTGAGE COMPANY

(Name of Correspondent)

By: *Don Williams*

Title: Owner

Inst # 1998-20495

(Corporate Seal)

STATE OF ALABAMA

COUNTY OF JEFFERSON

06/03/1998-20495
02:37 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

I, Heather L. Harkins a Notary Public in and for Jefferson County in said State, hereby certify that Don W. Williams, whose name as Owner 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, he/she 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 15th day of May, 1998

Heather L. Harkins
Notary Public

My Commission Expires: 9-8-2001

Inst # 1998-20495