

07/29/1998-28792
10:27 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CRH

11.00

RECORD ORIGINAL AND
PLEASE RETURN A COPY WITH ORIGINAL CLOSING PACKAGE TO:
COLONIAL MORTGAGE COMPANY
POST CLOSING
POST OFFICE BOX 5627
MONTGOMERY, ALABAMA 36103-6627

**LIMITED POWER OF ATTORNEY
(CYMA MORTGAGE CORPORATION)**

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, CYMA MORTGAGE CORPORATION, (hereinafter referred to as the "Correspondent"), of the County of SHELBY, and State of ALABAMA, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Carol Hickman, Cathy Tallant, Lynn Payne, Grace Richey-Bourke, Harold Woodman, Ellen Murphy 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): JENNIE C. GANDY
Address of Property: 434 WEST COLLEGE ST.
City, State, Zip Code: COLUMBIANA, AL 35051
Loan Number:

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 3rd day of JUNE, 19 98.

CYMA MORTGAGE CORPORATION

By: [Signature]

Title: Loan Officer

(Corporate Seal)

State of ALABAMA)

County of SHELBY)

I, MARY E. HARDIN, a Notary Public in and for said County in said State, hereby certify that JOHN E. COX, whose name as LOAN OFFICER 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 3rd day of JUNE, 19 98.

[Signature]
Notary Public MARY E. HARDIN

My Commission Expires: 3/18/2002

1998-28792

EXHIBIT "A"

A Parcel of land situated in or near the SW corner of the NW 1/4 of NW 1/4 of Section 26, Township 21, Range 1 West, and described as commencing at the SW corner of the NW 1/4 of NW 1/4 of Section 26, Township 21, Range 1 West and run North 85 degrees, 30 minutes East 150 feet along the center of the Old Columbiana-Saginaw cut off road; thence North 72 degrees East, 290.6 feet along the middle of said road to a culvert, said point being designated herein as reference point "A"; thence North 11 degrees, 15 minutes West 328.2 feet, more or less, to a point 10.0 feet South of the Southern line of the right of way of the Southern Railroad; thence South 53 degrees, 50 minutes West parallel with the South line of said right of way 90.0 feet to the point of beginning of the parcel herein described, said point being 10.0 feet South of the Southern line of said right of way of said railroad; thence continue parallel with said Southern line of right of way of Southern Railroad 85.0 feet, said point being 10.0 feet South of the Southern line of said right of way of said railroad; thence run in a Southerly direction 210 feet, more or less, to a point on the center of the Old Columbiana-Saginaw cut off road which is 195.0 feet measured in a Westerly direction from said reference point "A" along the center line of said road; thence in an Easterly direction along the center of said Old Columbiana-Saginaw cut off road 97.0 feet; thence in a Northerly direction 215 feet, more or less, to the point of beginning.

Inst # 1998-28792

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