

TP-3762

Loan No: 025700028528

Borrower: JAMES L. SANDEL AND WIFE, LIDILIA SANDEL

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Tobi L. Mosley,
Asst. Vice President, of **SOUTHTRUST BANK OF ALABAMA,**
NATIONAL ASSOCIATION ("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 **4404 CLUB CIRCLE, BIRMINGHAM, AL 35242**. 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 6th day
 of August, 98, in the capacity stated herein.

SOUTHTRUST BANK OF ALABAMA,
NATIONAL ASSOCIATION

By: Tobi L. Mosley

Tobi L. Mosley- Asst. Vice President

(Typed Name and Title)

Inst # 1998-36406

Page 1 of 2 09/17/1998-36406
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SHELBY COUNTY JUDGE OF PROBATE

003 CRH 13.50

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CORPORATE ACKNOWLEDGMENT

State of Alabama
County of Jefferson§
§

I, Terri L. Moody, a Notary Public in and for said county
in said state, hereby certify that Tobi L. Mosley
whose name as AVP of South Trust Bank

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 6th day of August, 1998.

Sybil D. Cummings
Witness: **SYBIL D. CUMMINGS**

Terri L. Moody
Notary Public

TERRI MOODY

Sue Hesterley
Witness:

(Typed Name)
My commission expires My Commission Expires May 1, 2002.

Attest:

Seal

RETURN TO:
MAGNOLIA TITLE SERVICES
3141 LORNA ROAD SUITE 202
BIRMINGHAM, AL 35216

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

EHIBIT A

Lot 86, according to the Plat of Eagle Point, First Sector, Phase I, as recorded in Plat Book 14, page 114, in the Probate Office of Shelby County, Alabama.

Inst # 1998-36406

**09/17/1998-36406
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 13.50**