

This instrument was prepared by:
The Bank
2100 SouthBridge Parkway
Suite 580
Birmingham, AL 35209

After Recording Return to:
Castle Mortgage Corporation
2 Metroplex Drive
Suite 200
Birmingham, AL 35209

**LIMITED POWER OF ATTORNEY
(Alabama) - (CBT)**

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, The Bank, (Hereinafter referred to as the "Correspondent"), of the County of Jefferson, and State of Alabama, whose address is 2100 SouthBridge Parkway, Suite 580, Birmingham, AL 35209, has made and appointed, BY THESE PRESENT does make, constitute and appoint

Castle Mortgage Corporation

my 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 Castle Mortgage Corporation or 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) Name: Arthur W. Smith, III and Sherry A. Smith
Address of Property: 304 Grande View Trail
City, State, Zip Code: Maylene, AL 35114
Loan Number: 1020714

giving and granting unto my 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 revocations, 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 David F. Mays, it duly authorized Senior Vice President, this 23rd day of September, 1998.

The Bank

BY: David F. Mays

David F. Mays

ITS: Senior Vice President

State of Alabama
County of Jefferson

The state of Alabama, Jefferson County, W. J. P. Schmitt a notary in and for said county in said state hereby certify that David F. Mays, whose name as Senior Vice President of The Bank Corporation 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, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given, under my hand this 23 day of September, A.D. 1998

5-14-2000
Notary Public My Commission Expires:

10/07/1998-39170
01-23 FH CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50

02163-8661