

LOAN NO.: 15816
BORROWER(S): Carnes, Jeffery H.

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, Stephen A. Kermish
OF Residential Mortgage Corp
("COMPANY"), ACTING ON BEHALF OF THE COMPANY, HAVE MADE,
CONSTITUTED, AND APPOINTED AND BY THESE PRESENTS DO MAKE, CONSTITUTE, AND APPOINT
CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION ("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, Alabama

Inst. # 1998-39337

10/08/1998-39337
09:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11/03

SEE "EXHIBIT A" ATTACHED HEREUNTO

WHICH HAS THE ADDRESS OF 6845 Halcyon Park Dr Montgomery, AL 36117
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 21 DAY OF
September, 1998, IN THE CAPACITY STATED HEREIN.

BY: Stephen A. Kermish
Stephen A. Kermish

CORPORATE ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Montgomery

I, Pat Thorne, A NOTARY PUBLIC IN AND FOR SAID
COUNTY IN SAID STATE, HEREBY CERTIFY THAT Stephen A. Kermish, WHOSE
NAME AS President OF Residential Mortgage Corp 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 21 DAY OF September, 1998.

Pat Thorne
NOTARY PUBLIC
(TYPED NAME)

MY COMMISSION EXPIRES: 8/04/2002

RETURN TO: CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION
600 THIRD AVENUE
WEST POINT, GEORGIA 31833

CLAYTON T. SWEENEY, ATTORNEY AT LAW

blag

EXHIBIT "A"

Lot 1, according to the Survey of Amanda Trace, as recorded in Map Book 23, Page 18, in the Probate Office of Shelby County, Alabama.

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10/08/1998-39337
09:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
02 NEL 11.00