

LOAN NO.:  
BORROWER(S):

15860

Debra Olive

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, DICK SCOTT  
PRESIDENT OF SCOTT 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 JEFFERSON, COUNTY, ALABAMA

SEE "EXHIBIT A" ATTACHED HEREUNTO

WHICH HAS THE ADDRESS OF 7532 Spencer LN Helena AL 35080  
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 12 DAY OF  
Oct 1998 IN THE CAPACITY STATED HEREIN.

BY:

Dick Scott

CORPORATE ACKNOWLEDGMENT

STATE OF JEFFERSON  
COUNTY OF ALABAMA

I, Carol McNair Sides, A NOTARY PUBLIC IN AND FOR SAID  
COUNTY IN SAID STATE HEREBY CERTIFY THAT Dick Scott, WHOSE  
NAME AS president OF SCOTT 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 12<sup>th</sup> DAY OF October

Carol McNair Sides

NOTARY PUBLIC

CAROL McNair Sides

(TYPED NAME)

MY COMMISSION EXPIRES: 10-20-2001

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

11/04/1998-43469  
10:55 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HEL 8:50

Inst # 1998-43469