

SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That, Home First Mortgage, LLC
a Alabama LLC, ("Broker"), has determined that it is necessary to appoint
agents to act on its behalf;

Broker hereby appoints Temple-Inland Mortgage Corporation, a Corporation organized and existing under the laws of the State of Nevada, as Broker's attorney-in-fact, and in Broker's name, place and stead and for Broker's use and benefit to execute and acknowledged the following instruments on behalf of Broker:

Any and all documents necessary to close mortgage loans in the name of Broker and to negotiate and assign such loans and the documents evidencing and securing the same to Temple-Inland Mortgage Corporation. Such documents shall include without limitation: borrower applications and any addenda thereto; borrower agreements; certificates and endorsements necessary to qualify such loans for governmental insurance or guaranty or to evidence such qualification; endorsements and/or assignments of promissory notes made payable to Broker; and assignments of instruments evidencing, making or granting security for such promissory notes, including without limitation mortgages, deeds of trust and security deeds.

This Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Temple-Inland Mortgage Corporation at 7676 Woodway, Suite 300, Houston, Texas 77063, and an acknowledgement of receipt issued therefor.

EXECUTED this 28th day of October, 1998.

ATTEST:

Name:
Title:

ALG

By:

Name: Kathy Kelly
Title: President

Home First
Mortgage, LLC

WITNESS:

ALG

ALG

Loan No. 02196

Borrower's Name: Lawrence Alexander

Property Address: 1100 Ashford Lane
Birmingham, AL 35242

Short Legal Description: Lot 156 Brook
Highlands
Shelby Co. AL

Inst # 1998-44980

11/13/1998-44980
08:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00
WEL

STATE OF Alabama

COUNTY OF Jefferson

On this the 20th day of October, 1998, before me, the undersigned Notary Public personally appeared Ruth Kelly, President known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledged that (s)he executed the same in the capacity therein stated and for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Mary A. Sharble
Printed Name: Mary A. Sharble
Title: Notary
My commission expires: 9-18-02

Prepared by:

Temple-Inland Mortgage Corporation
7676 Woodway, Suite 300
Houston, Texas 77063

After recording return to:

Middleberg, Riddle & Glanna
1300 South MoPac Expressway
Austin, Texas 78746

Inst # 1998-44980

11/13/1998-44980
08:18 AM CERTIFIED
JELBY COUNTY JUDGE OF PROBATE
002 TEL 11.00