

LIMITED POWER OF ATTORNEY
(Alabama)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Premiere Mtg (hereinafter referred to as the "Correspondent"), of the County of Jefferson, State of Alabama, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Donald L. Kern or Glenda L. Vaughn or Carrol Lee Jackson or George A. Molloy or David C. Houghtlin or Herbert F. Palmertree or Regan L. Wooley or Sharon Wells of Liberty Mortgage Corporation, a Georgia corporation, its true and lawful attorney for and in my name and stand to:

Execute any and all documents for the purpose of assigning and transferring to Liberty Mortgage Corporation, First Liberty Bank, or to 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) Names: William R. Sapp
Address of Property: 29 Monte Tierra Trail
City, State, Zip Code: Montevalle, AL 35115
Loan Number: 24012890

giving and granting unto 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 revocation, 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 Suzanne L. Hunt its duly authorized President, this 9 day of November 19 98

Premiere Mortgage Corporation

(Name of Correspondent)

By: [Signature]

Title: President

(Corporate Seal)

12/08/1998-48802
01:30 PM CERTIFIED
JERRY COUNTY JUDGE OF PROBATE
001 CM 0.50

STATE OF Alabama

COUNTY OF Jefferson

I, Jane H. Bell, a Notary Public in and for said County in said State, hereby certify that Suzanne L. Hunt, whose name as President of Correspondent is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day, being informed of the contents of the conveyance, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 9 day of November, 19 98.

[Signature]
Notary Public
My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr. 6, 1999.
BONDED THRU NOTARY PUBLIC UNDERWRITER