Loan No:

025700042825

Borrower

RICHARD ERIC PETERS AND WIFE, CAROL C. PETERS

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, STEVEN D. FLEMING

SR. VICE PRESIDENT , of NATIONAL BANK OF COMMERCE OF
BIRMINGHAM ("Company"), acting on behalf of the Company, have made, constituted,
and appointed and by these presents do make, constitute, and appoint UNITED
COMPANIES LENDING CORPORATION ("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, AL:

SEE EXHIBIT "A"(LEGAL DESCRIPTION) ATTACHED HERETO AND INCURPORATED HEREIN FOR ALL PURPOSES.

which has the address of 166 SWEET GUM DRIVE, CHELSEA, AL. 35043. 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 24TH day of FEBRUARY , 1999, in the capacity stated herein.

NATIONAL BANK OF COMMERCE OF

No. 0.144 1 22 2

BIRMINGHAM

STEVEN D. FLEMING, SR. VICE PRESIDENT

(Typed Name and Title)

Page 1 of 2

(R&A)altdess wil

Inst # 1999-07974

O2/26/1999-07974
O8:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NMS 13.50

CORPORATE ACKNOWLEDGMENT

County of JEFFERSON	5 \$	
1, LESLEY A. JONES in said state, hereby contify that STEVEN D. whose mante as SR. VICE PRE	FLEMING	Lic in and for said county OF COMMERCE OF BIRMINGHAM
is signed to the foregoing conveyance and who being informed of the conveyance of the conveyance same voluntarily for and as the act of said entities.	oce, (s)he, as said officer and with fu ty.	
Given under my hand, this 24TH Stringer Moules of the Court of the Co	Hesley A Ja	Notary Public
Juli C. Massengale	My commission expires NOTARY PUBLIC STATE OF A MY COMMISSION EXPIR BONDED THRU NOTARY PUB	IES: Supt. 3, 2001.

Scal

RETURN TO: COURTNEY MASON & ASSOCIATES 1904 INDIAN LAKE DRIVE SUITE 100 BERMINGHAM, AL 35244

Prepared by: HAILE HAYDEN Robertson & Anachutz, P.C. 2425 West Loop South, Suite 800 Houston, Texas 77027-4207 (713) 871-9600

Exhibit "A"

Lot 253, according to the Survey of Yellow Leaf Ridge Estates, Second Sector, as recorded in Map Book 21, Page 93 A, B and C, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

OB-41 AM CERT OB-41 AM CERT

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