

Mortgagor Bridges PIF 2/2/99 Loan # 7875685

Power of Attorney

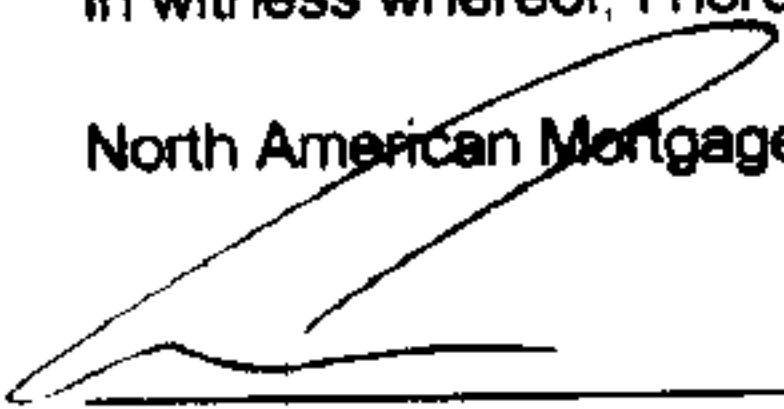
State of Alabama
Shelby County

Know all men by these presents: that the debt secured by a Mortgage executed by Timothy Wayne Bridges and wife Lisa Annette Bridges to First Federal Bank recorded in mortgage book no. page #1997-26140, in the Office of the Judge of Probate of Shelby County, Alabama, has been fully paid and said debt is entitled to be satisfied.

Now therefore, I, the said North American Mortgage Company successor by merger with Dime Mortgage Inc. have constituted and appointed, and by these presents do hereby constitute and appoint, Judge of Probate, _____ Shelby County, Alabama, my true and lawful attorney for me and in my name to enter in the margin of the records where said Mortgage is recorded, full satisfaction thereof, hereby ratifying and confirming any and all acts of my said attorney-in-fact in and about said premises.

In witness whereof, I hereunto set my hand and seal this day, March 16, 1999.

North American Mortgage Company successor by merger with Dime Mortgage Inc.

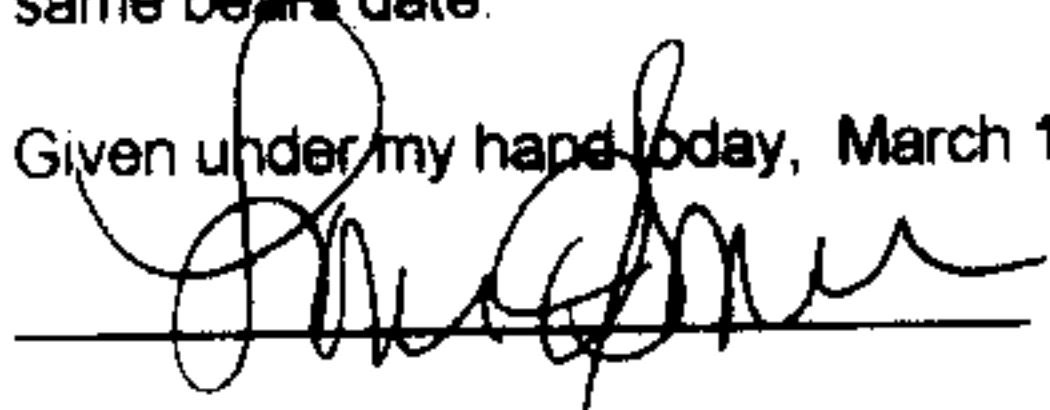


Craig M Lindauer
Vice President

State of New York,
County of Orleans

I, a Notary Public in and for said County and State, hereby certify that Craig M Lindauer, Vice President, whose name is signed the foregoing instrument, Power of Attorney, and who is known to me acknowledged before me on this day that being informed of the contents of the said Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand today, March 16, 1999



LORIE J. SOULE
Notary Public, State of New York
No. 4870061
Qualified in Orleans County
Commission Expires 08 / 20 / 00

This instrument was prepared by: Sandi Daniels

Record & return to:
Timothy & Lisa Bridges
864 Tulip Poplar Drive
Birmingham, AL 35244

04/15/1999-15947
08:11 AM CERTIFIED
1999-15947
SHELBY COUNTY JUDGE OF PROBATE

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08:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50