

RECORD ORIGINAL AND
PLEASE RETURN A COPY WITH ORIGINAL CLOSING PACKAGE TO:
COLONIAL MORTGAGE COMPANY
POST CLOSING
POST OFFICE BOX 6627
MONTGOMERY, ALABAMA 36103-6627

**LIMITED POWER OF ATTORNEY
(CYMA MORTGAGE CORPORATION)**

Inst # 1999-16623

04/20/1999-16623
09:15 AM CERTIFIED

SEAL BY COUNTY JUDGE OF MONTGOMERY

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, CYMA MORTGAGE CORPORATION, (hereinafter referred to as the "Correspondent"), of the County of SHELBY, and State of ALABAMA, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Carol Hickman, Cathy Tallant, Lynn Payne, Grace Richey-Bourke, Harold Woodman, Ellen Murphy SANDRA D. BROWN, each individually if there be more than one named, of Colonial Mortgage Company of the County of Montgomery, and State of Alabama its true and lawful attorney for and in its name and stead to:

Execute any and all documents for the purpose of assigning and transferring to Colonial Mortgage Company, 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, note endorsement and note allonge for the following loan transaction:

Borrower(s) Name(s): PAMELA D. & ROBERT W. SCOGGINS
Address of Property: 109 BERKSHIRE MANOR CIRCLE
City, State, Zip Code: ALABASTER, AL 35007
Loan Number: AW14944

giving and granting unto its 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 Correspondent might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that its said attorney shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, the undersigned Correspondent has caused this Instrument to be executed in its name by its duly authorized officer, this 8th day of APRIL, 19 99.

CYMA MORTGAGE CORPORATION

By: John B. Cox
Title: Loan Officer

(Corporate Seal)

State of ALABAMA)
County of SHELBY)

I, MARY E. HARDIN, a Notary Public in and for said County in said State, hereby certify that JOHN B. COX, whose name as LOAN OFFICER 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, (s)he 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 8th day of APRIL, 19 99.

Mary E. Hardin
Notary Public MARY E. HARDIN
My Commission Expires: 3/18/2002