

LIMITED POWER OF ATTORNEY**WHEN RECORDED MAIL TO:**

7301 Baymeadows Way
Jacksonville, Florida 32256
ATTENTION: Custodial Liaison

RECORDING DATA:

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LIMITED POWER OF ATTORNEY**KNOW ALL MEN BY THESE PRESENTS:**

That FIRST SOUTHEAST MORTGAGE (the "Principal"), with its principal place of business at
2700 HAWTHORNE AVENUE, SUITE 300, ATLANTA, GA 30323, constitutes and appoints each and every one of the following six (6)
employees and/or officers of HomeSide Lending, Inc. ("HomeSide"), its true and lawful attorney-in-fact:

(Officer/Employer)

Bobbie J. Ropass

Stephanie Coppock

Mary Kay Risk

Jenny Reynolds

Lynn Moonen

Jacquelyn Thomas

Title with HomeSide Lending, Inc.

Closing/Funding Manager

Closer

Supervisor

Support Rep

Support Rep

Support Rep

Inst # 1999-28858

07/09/1999-28858

10:03 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

8.50

001 HWS

and in its name, place and stead and for its use and benefit, to execute any and all documents for the purpose of assigning and transferring to HomeSide that certain mortgage, deed of trust, security instrument and note, which note was table funded by HomeSide but closed in Principal's name, including but not limited to executing an assignment of mortgage, deed of trust, or security instrument and/or endorsing a promissory note and/or allonge for the following loan transaction:

Borrower(s) Name(s): ALEXIS A. LEGATE & DENISE A. LEGATEAddress of Property: 2011 CROSS RIDGE LANE B'HAM, AL 35244HomeSide Loan Number: 5956287

The Undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, this limited power of attorney has been executed this 30 day of JUNE, 1999
BY: Richard W. Banks HIS AT "PRINCIPAL"

[Space Below This Line Reserved For Acknowledgment]

STATE OF

COUNTY OF SHELBY

On JUNE 30, 1999, before me, JENNIFER MARTINEZ, personally appeared
(Notary Name and Title)

Karen Williams
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Jennifer Martinez (Notarial Seal)

My Commission Expires: _____

MY COMMISSION EXPIRES
8-7-02

