

LIMITED POWER OF ATTORNEY (Alabama)

KNOW ALL MEN BY THESE PRESENTS:

Premiere Mortgage Corporation
That the undersigned, _____ (hereinafter referred to as the "Correspondent"), of the County of Jefferson, and State of Alabama, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Jennifer B. Morge or Marge Holmes or Glenda L. Vaughan or Rick West or George A. Melloy or David C. Houghtlin or Herbert F. Palmertree or Pamela J. Resity of Liberty Mortgage Corporation, a Georgia corporation, its true and lawful attorney for and in my name and stead 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: John Ivy Galatas, III
Karen O. Galatas
Address of Property: 234 Hwy 416
City, State, Zip Code: Wilsonville, AL 35816
Loan Number: 24084626

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 31 day of Aug, 1999

Premiere Mortgage Corporation
(Name of Correspondent)

By: [Signature]
Title: President

(Corporate Seal)

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Jane 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 _____ day of _____, 19____.

Jane H Bell
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr. 6, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Inst # 1999-37248

09/03/1999-37248
11:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
901 CM 8.30

TOTAL P.02