

**SPECIAL LIMITED POWER OF ATTORNEY**

KNOW ALL PERSONS BY THESE PRESENTS:

That, Home First Mortgage, LLC

Alabama LLC

, ("Broker"), has determined that it is necessary to appoint agents to act on its behalf;

Broker hereby appoints Temple-Inland Mortgage Corporation, a Corporation organized and existing under the laws of the State of Nevada, as Broker's attorney-in-fact, and in Broker's name, place and stead and for Broker's use and benefit to execute and acknowledge the following instruments on behalf of Broker:

Any and all documents necessary to close mortgage loans in the name of Broker and to negotiate and assign such loans and the documents evidencing and securing the same to Temple-Inland Mortgage Corporation. Such documents shall include without limitation: borrower applications and any addenda thereto; borrower agreements; certificates and endorsements necessary to qualify such loans for governmental insurance or guaranty or to evidence such qualification; endorsements and/or assignments of promissory notes made payable to Broker; and assignments of instruments evidencing, making or granting security for such promissory notes, including without limitation mortgages, deeds of trust and security deeds.

This Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Temple-Inland Mortgage Corporation at 7676 Woodway, Suite 300, Houston, Texas 77063, and an acknowledgement of receipt issued therefor.

EXECUTED this 20 day of September, 1999

ATTEST:

Billie J. Mitchell  
Name: Billie J. Mitchell  
Title: Vice-President

Home First Mortgage, LLC  
By: Kathy D. Kelly  
Name: Kathy D. Kelly  
Title: President

WITNESS:

N/A

Loan No. 1347024

Borrower's Name: Amber L. Milligan

Property Address: 107 Sugar Drive  
Pelham, AL 35124

Short Legal Description: Lot 36 Sugar Oaks  
shelby county, Alabama

STATE OF Alabama

COUNTY OF Shelby

09/28/1999-40436  
11:02 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

On this the 20 day of September, 1999, before me, the undersigned Notary Public personally appeared Kathy D. Kelly / President, known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledged that (s)he executed the same in the capacity therein stated and for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Jami Amberson  
Printed Name: Jami Amberson  
Title: Notary  
My commission expires: 11-20-01

Prepared by:

Temple-Inland Mortgage Corporation  
7676 Woodway, Suite 300  
Houston, Texas 77063

After recording return to:

Middleberg, Riddle & Gianna  
1300 South MoPac Expressway  
Austin, Texas 78746

Inst # 1999-40436