

LIMITED POWER OF ATTORNEY

Loan #: 4300000017

Borrower: EDWARD CHARLES ABRAMS AND BARBARA ELLEN ABRAMS,
(HUSBAND AND WIFE)

KNOW ALL MEN BY THEIR PRESENTS, that I, Stephen A. Pierce, Asst. VP
of SOUTHTRUST BANK OF ALABAMA, NA
("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these presents do make,
constitute, and appoint GMFS, LLC
("Assignee") as the Company's true and lawful agent and attorney-in-fact, for the Company and in the Company's name,
place and stead to execute, endorse, acknowledge, and deliver such documents and to take whatever action as such attorney
in-fact may deem necessary and appropriate for the purpose of negotiating, assigning, and transferring from the Company
to Assignee mortgage notes, mortgages, deeds of trust, and other liens pertaining to or affecting the following described real
property located in Shelby County, ALABAMA

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

which has the address of 1936 16TH STREET, CALERA, ALABAMA 35040

The Company hereby gives such attorney-in-fact full power and authority to do and perform all and every act and thing
whatever requisite and necessary to be done in connection with the purpose stated herein as fully to all intents and purposes
as the Company might or could do, hereby ratifying and confirming on behalf of the Company whatever such attorney-in-fact
shall or may do by virtue hereof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein until specifically revoked in writing.
In the event this Limited Power of Attorney is filed or recorded, such written revocation must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 24th day of May, 2000
in the capacity stated herein:

By: Stephen A. Pierce

STEPHEN A. PIERCE-ASST. VP
(Typed Name and Title)

CORPORATE ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Before me, the undersigned authority, on this day personally appeared Stephen A. Pierce, Asst. VP of SOUTHTRUST BANK OF ALABAMA, N.A. a corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

Given under my hand and seal of office on this 24th day of May, 2000

Wilnetta R. Mahan
Witness:

Bybil D. Cummings
Notary Public

Witness:

BYBIL D. CUMMINGS

Typed Name

MY COMMISSION EXPIRES 9-25-02.

My commission expires: _____

Attest:

Seal

Prepared By:

Interactive Computer Corporation
1440 South State College Blvd., Suite 4F
Anaheim, CA 92806
888-437-3627

Return To:

STEWART NATIONAL TITLE
3595 GRAND VIEW PRKY., SUITE 350
BIRMINGHAM, AL

35243

4300000017

Inst # 2000-18638

06/06/2000-18638
10:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 11.00