# CORRECTION AGREEMENT
# LIMITED POWER OF ATTORNEY

Loan Number: 5344054

Lender: Old Kent Mortgage Company

Seller(s): The Narrows, Inc.

Borrower(s): MICHAEL W MCCAULEY

Security Property: 708 NARROWS POINT CIRCLE, BIRMINGHAM, AL ~~35142~~ 35242 MWM

Legal Description:

See Below

The undersigned Seller(s) and Borrower(s), for and in consideration of Lender having granted a real estate mortgage loan secured by the Security Property and causing funds to be disbursed for the closing of the Security Property, hereby agree, if requested by Lender, its successors or assigns, or someone acting on behalf of Lender, to fully cooperate and adjust for typographical or clerical errors in any loan closing or other documents executed at settlement.

If Borrower(s) fails or refuses to execute, acknowledge, initial and deliver at the discretion of Lender, corrected or replacement documents more than ten (10) days after having been requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agrees that such failure shall constitute a default under the note and security instrument, and that Borrower(s) shall be liable for any and all loss or damage which Lender reasonably sustains thereby, including but not limited to all reasonable attorneys' fees and costs incurred by Lender.

The undersigned Seller(s) and Borrower(s) hereby appoint Lender, its successors and assigns, as their attorney-in-fact to correct any such errors in notes, security instruments, deeds, settlement statements, addenda, attachments, affidavits or any other documents required by Lender to complete the loan transaction, and agree, should the attorney-in-fact deem it proper or necessary, to sign or initial such changes made by the attorney-in-fact. Lender may exercise this power of attorney in its sole discretion. No changes in documents shall be made by the attorney-in-fact that substantially alter the intended terms and conditions of the loan transaction, or change the general meaning thereof. In the event this procedure is utilized, the affected Seller(s) and/or Borrower(s) shall be furnished a copy of the corrected document(s) after the fact.

This Agreement shall survive the closing of the loan, and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees personal representatives, successors and assigns of Seller(s) and Borrower(s).



Lot 22, according to the survey of Narrows Point Sector, as recorded in Map Book 26 Page 81 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with non-exclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded in Inst. #2000-09755 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

Effective this 27th day of April 2001 .

Witnesses:

______________________________

______________________________

The Narrows, Inc.

By: ______________________________ (Seal)
Gary R. Dent, President -Seller

MICHAEL W MCCAULEY -Borrower (Seal)

______________________________ (Seal)
-Borrower

______________________________ (Seal)
-Borrower

______________________________ (Seal)
-Borrower

______________________________ (Seal)
-Seller

**STATE OF** Alabama Jefferson **County ss:**

The foregoing instrument was acknowledged before me this April 27, 2001 (Date),

by MICHAEL W MCCAULEY

(person acknowledging)

My Commission Expires:
5/25/2001

Notary Public, Walter Fletcher
Jefferson County,

This instrument was prepared by: Netti Wood

WHEN RECORDED RETURN TO:
Old Kent Mortgage Co., Final Docs
P.O. Box 204
Grand Rapids, MI 49502-0476





Inst # 2001-18220

05/08/2001-18220
11:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00