

**LIMITED POWER OF ATTORNEY**

Loan #: 43000000143

Borrower: CATHRYN B. COLLINS AND DONALD L. COLLINS

KNOW ALL MEN BY THEIR PRESENTS, that I, *Treasurer Ritchie Hall, VP.*  
 of **AMSOUTH BANK**  
 ("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these presents do make, constitute, and appoint  
 ("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  
 County, **ALABAMA**

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

which has the address of **613 NORTH LAKE CIRCLE, BIRMINGHAM, ALABAMA 35242**

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 *14* day of *November 2001*  
 in the capacity stated herein.

By:

*Treasurer Hall*  
*Treasurer Hall VP*  
 (Typed Name and Title)

WP480152.A02-5/99

Inst # 2002-02711

01/15/2002-02711  
 02:50 PM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 003 CH 17.00

**CORPORATE ACKNOWLEDGMENT**STATE OF ALABAMA  
COUNTY OF Shelby

Before me, the undersigned authority, on this day personally appeared Treasa Ritchie Hall, VP  
of AmSouth Bank  
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

14 day of November

Witness:

Robin Hamill

Witness:

Debbie O'Neil

Attest:

Seal

Prepared By:

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

Return To:

ANTHONY SHABLE

4300000143

HP433246.A01-8/99

Susan L. Bradford  
Notary Public  
SUSAN L. BRADFORD  
Typed Name

My commission expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 6, 2004  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

EXHIBIT "A"

LOT 44, ACCORDING TO THE SURVEY OF FINAL PLAT NORTH LAKE AT GREYSTONE, PHASE 4,  
AS RECORDED IN MAP BOOK 24, PAGE 119, IN THE PROBATE OFFICE OF SHELBY COUNTY,  
ALABAMA.

Inst # 2002-02711

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