LIMITED POWER OF ATTORNEY

Loan No.:

2000004600

Borrower:

BERNADETTE B. BRIGGS, AND RICHARD GRANT BRIGGS

KNOW ALL MEN BY THESE PRESENTS, that I, Lorette Tereinovich, of BANKERS MORTGAGE COMPANY ("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 Jefferson County, AL:

SEE EXHIBIT 'A' (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

which has the address of 3016 RAVEN CIRCLE, HOOVER, AL 35244. 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	23 <u>nd</u>	day of	
October, 2002, in the capacity stated herein.				

BANKERS MORTGAGE COMPANY

By: Sesetta Juseurvuch

(Typed Name and Title)

SLAYTON T. SWEENEY, ATTORNEY AT LAN

2700 HIGHWAY280E STE 290E

BIRMINGHAM, AL 35223

CORPORATE ACKNOWLEDGMENT

State of lenessee	§
County of Dellanson	\$
a corporation, known to me to be the person	on this day personally appearedof BANKERS MORTGAGE COMPANY, whose name is subscribed to the foregoing instrument, and arne for the purposes and consideration therein expressed, in leed of said corporation.
Given under my hand and seal of office	e on this 23th day of October,
Witness: Witness:	Sayland Jackson Notary Public Sayland Jackson Typed Name
Attest:	My commission expires: 5/29/05
Seal	
Prepared by: Robertson & Anschutz, P.C. 10333 Richmond Avenue, Suite 550 Houston, TX 77042 713-871-9600	
Return To:	

EXHIBIT A LEGAL DESCRIPTION

Lot 20, according to the Survey of Audubon Forest, First Addition, as recorded in Map Book 11, Page 122, in the Office of the Judge of Probate of Shelby County, Alabama.