

20030611000366350 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
06/11/2003 14:00:00 FILED/CERTIFIED

LIMITED POWER OF ATTORNEY

Loan No.: 2000006433

Borrower: MARK A. HAND, A MARRIED MAN, , AND WIFE, BARBARA S. HAND

9161
KNOW ALL MEN BY THESE PRESENTS, that I, Royce C. McNeal Jr.
President, of FIRST HERITAGE 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 Shelby
County, AL:

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

which has the address of 437 CAMBRIAN RIDGE TRAIL, PELHAM, AL 35124. 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 29 day of May
2003, in the capacity stated herein.

FIRST HERITAGE MORTGAGE COMPANY

By:

Royce C. McNeal Jr. President
(Typed Name and Title)

CORPORATE ACKNOWLEDGMENT

State of Louisiana §
Parish Rapides §
County of _____ §

Before me, the undersigned authority, on this day personally appeared Royce C. McNeil Jr.
President of FIRST HERITAGE MORTGAGE
COMPANY, 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 29 day of May 2003.

Witness: Eric LeDress

Cayle Smith

Witness: Cayle Smith

Notary Public

Julie T. McCoy

Typed Name

My commission expires: add date

Attest:

Seal

Prepared by:
Robertson & Anschutz, P.C.
10333 Richmond Avenue, Suite 550
Houston, TX 77042
713-871-9600

Return To:
PADEN & PADEN
5 RIVERCHASE RIDGE, STE 100
BIRMINGHAM, AL 35244