

Regions Mortgage
P.O. Box 18001
Hattiesburg, MS 39404-8001
Cancellations

LIMITED POWER OF ATTORNEY

THIS LIMITED POWER OF ATTORNEY is dated this 1st day of October, 2004, by,
Regions Bank, an Alabama state bank to be effective as of the date hereof.

WITNESSETH:

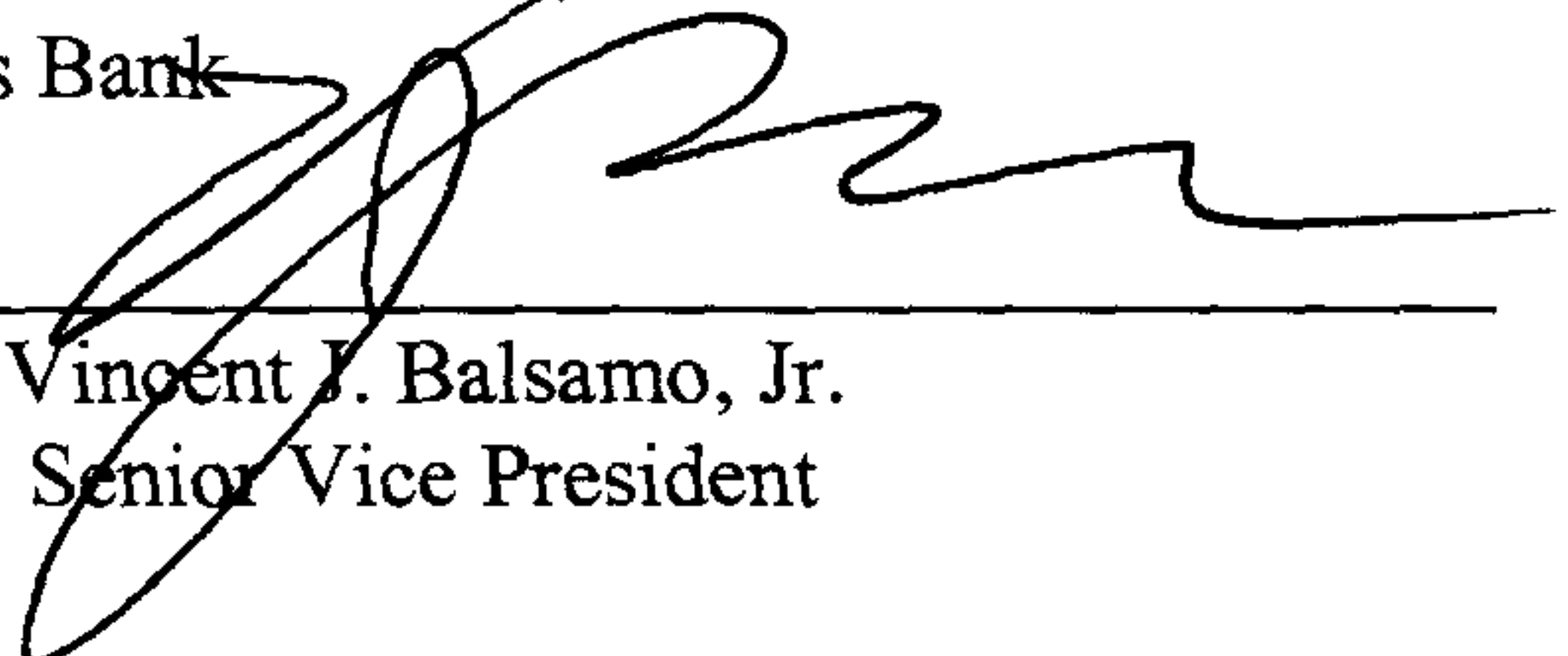

20041008000557230 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
10/08/2004 10:34:00 FILED/CERTIFIED

WHEREAS, Regions, and Union Planters Bank, National Association ("Buyer") entered into a Purchase Agreement, effective as of October 1, 2004 (the "Agreement"), which provides for the sale by Regions, to Buyer of certain assets; and

WHEREAS, in the Agreement of even date herewith, Regions Bank, has agreed, from time to time, at the request of Buyer, to execute, acknowledge and deliver to Buyer any and all instruments, documents, endorsements, assignments, information, materials and other papers that may be reasonably required to enable Buyer to conduct business regarding these assets;

NOW, THEREFORE, for good and valuable consideration, receipt of which is hereby acknowledged, Regions Bank hereby appoints and authorizes any Officer of Union Planters Bank, National Association to execute any documents including, without limitation, satisfactions, endorsements, assignments, other documents as may be reasonably required to enable Buyer to conduct business under the Agreement.

Regions Bank

By: 

Name: Vincent J. Balsamo, Jr.

Title: Senior Vice President

STATE OF ALABAMA)
)
COUNTY OF MONTGOMERY)

I, Jan M. Lemonds, a Notary Public in and for said county in said state, hereby certify that Vincent J. Balsamo, Jr., as Senior Vice President of Regions Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said company. Given under my hand this 1st day of October, 2004.

My Commission Expires: 9/19/07

(SEAL)


Notary Public