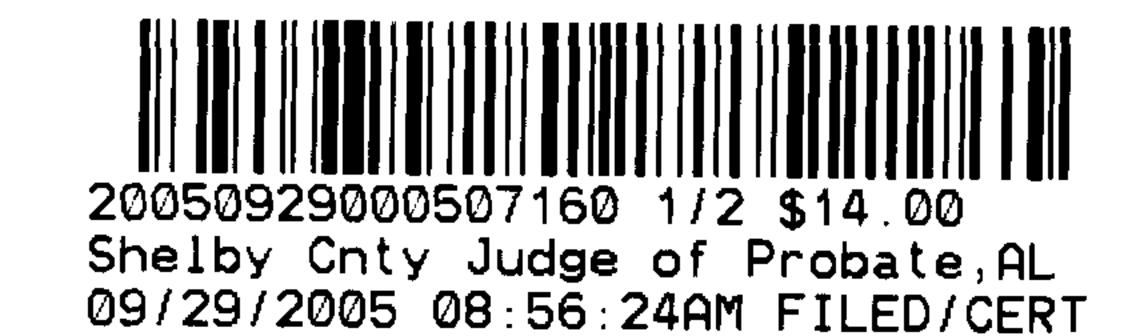
Shelby, Alabama



Limited Power of Attorney

Carold Corporation, a corporation organized and existing under the laws of NewYork, having an office for the conduct of business at P.O. Box 1777 Canal Street Station, New York, NY 10013 constitutes and appoints, Central Mortgage Company, a company existing under the laws of Arkansas its true and lawful Attorney-in-Fact, and in its name, place and stead and for its use and benefits, to execute, endorse, and acknowledge all documents customarily and reasonably necessary and appropriate for:

- The Release of a borrower from personal liability under the Mortgage or Deed of Trust following an approved transfer of ownership of the security property;
- The Full Satisfaction or Release of a Mortgage or the request to a trustee for a full reconveyence of a Deed of Trust;
- The partial release or discharge of a mortgage or the request to a trustee for a partial reconveyance or discharge of a Deed of Trust;
- The modification or extension of a Mortgage or Deed of Trust;
- The subordination of the lien of a Mortgage or Deed of Trust;
- The completion, termination, cancellation, or rescission of foreclosure relating to a Mortgage or Deed of Trust, including (but not limited to) the following actions:
 - a. The appointment of a successor or substitute trustee under a deed of trust, in accordance with state law and the Deed of Trust.
 - b. The issuance of a statement of breach or nonperformance;
 - The issuance or cancellation or rescission of notices of default;
 - d. The cancellation or recession of notices if sale; and
 - e. The issuance of such other documents as may be necessary under the terms of the mortgage; deed of trust, or state law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of mortgages, deeds of trust, or promissory notes too convey title from Carold Corporation to the Attorney-in-Fact under this Limited Power of Attorney,
- the conveyance of properties to the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Rural Housing Service (RHS), or a state of private mortgage insurer; and
- The assignment or endorsement of mortgages, deeds of trust, or promissory notes to the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Rural Housing Service (RHS), a state or private mortgage insurer, or Mortgage Electronic Registration System (MERS TM).

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary, and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the Attorney-in-Fact that all conditions precedent to such exercise of power has been satisfied and that this Limited power of Attorney has not been revoked unless an instrument of revocation has been recorded.

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Harold W. Kurtz, President

STATE OF NEW YORK
COUNTY OF New York
The foregoing instrument was acknowledged before me, a notary public commissioned in the state listed above this 31 day of August 1999, by Harold W. Kurtz, President of Carold Corporation, a New York

Corporation, on behalf of the corporation.

_, Notary Public

My Commission expires:

CHARLES NIGRO
NOTARY PUBLIC, State of New York
No. 24-8146050
Qualified in Kings County
Cert. Filed in New York County
Commission Expires May. 31, 2000

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