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S/S#307509

LIMITED POWER OF ATTORNEY

STATE OF:	COUNTY OF:
	CORPORATION (FHLMC), a corporation the laws of the United States of the conduct of business at 1776 G. constitutes and appoints:

GMAC MORTGAGE CORPORATION OF IOWA,

its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to the release of mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed and is effective as of the 18th day of July, 1985, and the same shall continue in full force and effect until the occurrance of any of the following events or until revoked in writing by the undersigned:

- (i) the suspension or termination of the attorney-in-fact as a Seller or Servicer of mortgages to FHLMC,
- (ii) the transfer of servicing from the attorney-in-fact to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact, or

GMAC Mortgage Corporation 3451 Hammond Avenue Post Office Box 780 Waterloo, lowa 50704-0780

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the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors. (iv)

Juitieanne Bruno, Assistant Secretary FEDERAL HOME LOAD MORTGAGE CORPORATION

Susan J. Heaney, Regional Director

Witness:

Gail Arendt

STATE OF ALA. SHELBY CO. INSTRUMENT WAS FILED

Traci Cave

State of Illinois)

)SS.

County of Cook

I, Janet L. Fritts, a Notary Public in and for said County in the State of Illinois, do hereby certify that Susan J. Heaney, and Julieanne Bruno, personally known to me to be the same persons whose names are subscribed to the foregoing instruments as Regional Director and Assistant Secretary, respectively of FEDERAL HOME LOAN MORTGAGE CORPORATION, a United States corporation, appeared before me this day in person and acknowledged that they signed, sealed with the corporate seal of said corporation, and delivered the said instrument as their own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 24th day of July, 1987.

OFFICIAL SEAL JANET L. FRITTS NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires June 30, 1990

This document was prepared by:

Patricia A. Stodola, Federal Home Loan Mortgage Corporation, 333 W. Wacker Drive, Suite 3100, Chicago, Illinois 60606-1287

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