

Shelby Co., AL

SPECIAL LIMITED POWER OF ATTORNEY OFFICIAL RECORDS

KNOW ALL MEN BY THESE PRESENTS, that I, Sheila M. Cahill, Vice President and Associate General Counsel (Asset Disposition) of the Resolution Trust Corporation ("RTC"), pursuant to the Master Delegations of Authority of the Chief Executive Officer of the RTC adopted on February 1, 1992 and amended May 7, 1992 and August 17, 1992, hereby appoint, authorize and empower the following person(s) listed on Exhibit A as attorney(s)-in-fact, to act on behalf of the RTC, acting in its capacity as conservator or receiver, as the case may be, of the institutions listed in Exhibit B attached hereto and made a part hereof, according to the following powers and terms:

To execute, individually and not jointly, any and all mortgage note endorsements, assignments of mortgage or deeds of trust, agreements to convert, special warranty deeds, satisfactions of mortgages or lien transfers and reconveyances of deeds of trust on behalf of the institutions listed in Exhibit B by and through the RTC acting in its capacity as conservator or receiver, as the case may be, of said institutions for the sole purposes of satisfying mortgage loan payoffs and converting adjustable rate mortgage loans to fixed rate mortgage loans pursuant to the authority and procedures outlined in certain FNMA Master Agreements and FHLMC Supplemental Agreements referenced in Exhibit C attached hereto and made a part hereof.

This Special Limited Power of Attorney shall be effective as of September 1, 1992 and shall continue through and including April 30, 1993.

IN WITNESS THEREOF, the foregoing SPECIAL LIMITED POWER OF ATTORNEY was made and executed this 14th day of January, 1993.

William L. Jones
Witness

Sheila M. Cahill
Sheila M. Cahill
Vice President and Associate
General Counsel
(Asset Disposition)

DISTRICT OF COLUMBIA)

) ss.

On Jan. 14, 1993 before me, the undersigned Notary Public, personally appeared Sheila M. Cahill, Vice President and Associate General Counsel (Asset Disposition), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Christina M. Bynum
Notary Signature

My Commission Expires:

September 30, 1997



PLEASE RECORD & RETURN TO:
ATLANTIC MORTGAGE & INVESTMENT CORP.
4348 SOUTHPOINT BOULEVARD, SUITE 300
JACKSONVILLE, FLORIDA 32216-0003
ATTN: _____

Inst # 1993-05496

02/26/1993-05496
11:16 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

Atlantic Mortgage & Investment Corporation
221 Payoff Department
4348 Southpoint Blvd., Suite 101
Jacksonville, Florida 32215

Ret

EXHIBIT A

OFFICIAL RECORDS

Lucy Abercrombie
 Theresa L. McKenzie
 Robin McCart
 Lynne B. Wilson

93 FEB -8 AM 8:24

RECORD VERIFIED



CLERK OF CIRCUIT COURT

93-0015679

 FILED AND RECORDED
 IN PUBLIC RECORDS
 OF DUVAL COUNTY FLA

STATE OF FLORIDA
 DUVAL COUNTY

I, UNDERSIGNED Clerk of the Circuit & County Courts, Duval County, Florida, DO HEREBY CERTIFY the within and foregoing is a true and correct copy of the original as it appears on record and file in the office of the Clerk of Circuit & County Courts of Duval County, Florida.

WITNESS my hand and seal of Clerk of Circuit & County Courts at Jacksonville, Florida, this the 26 day of Feb, A.D., 1993.

HENRY W. COOK

Clerk, Circuit and County Courts
 Duval County, Florida

By 
 Deputy Clerk

Inst # 1993-05496

02/26/1993-05496
 11:16 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
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