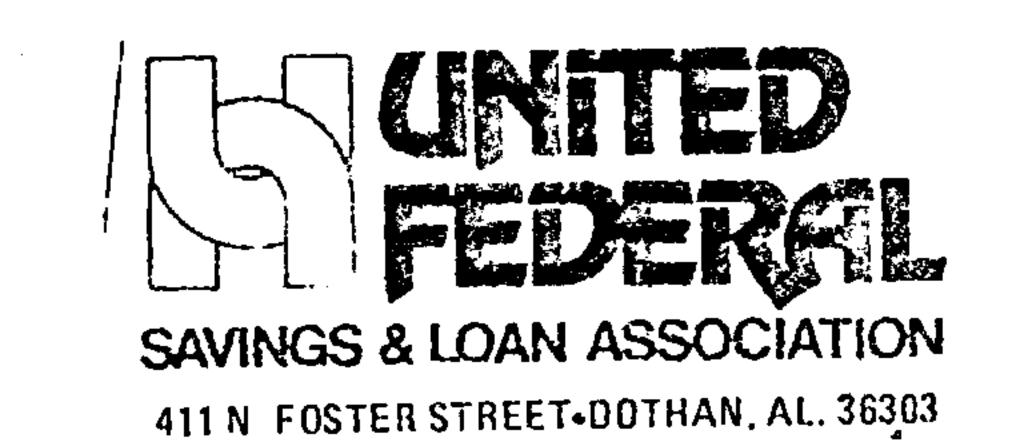
Shelby Cnty Judge of Probate, AL 03/20/1978 12:00:00 AM FILED/CERT



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POWER OF ATTORNEY

TGAGE CORPORATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 311 First Street, N.W., Washington, D.C., constitutes and appoints United Federal Savings and Loan Association of Dothan, Alabama its true and lawful Attorney, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents customarily and reasonably necessary and appropriate to (i) the commencement and completion of judicial and non-judicial foreclosure proceedings, including conveying title to real estate owned by the undersigned as a result of foreclosure or the taking of a deed in lieu of foreclosure, (ii) the substitution of trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust, and (iii) the release of a 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 or has become Imortgagee 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.

FEDERAL HOME LOAN MORTGAGE CORPORATION

derry A. Breoks, issictant Secretary

Sandin, Regional Vice President Kenneth J.

STATE OF GEORGIA, FULTON COUNTY

On this 28th day of July, 1976, I, Lynda Susan Ernest, a Notary Public in and for said county and in said state, hereby certify that Kenneth J. Sandin, whose name as Regional Vice President of the Federal Home Loan Mortgage Corporatio a United States corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me 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 corporation on the day the same bears date. Given under my hand and seal of office.

MY COMMISSION EXPIRES FEB. 5, 1980

HELLIMO EDO AITO

Notary Public .....