



This instrument prepared by:

Sue Lee
Sue Lee

First Southern Federal
P. O. Box 7006
Dothan, Al. 36302

LIMITED POWER OF ATTORNEY

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 1776 G Street, N.W., Washington, D.C., constitutes and appoints First Southern Federal Savings and Loan Association, Dothan, AL 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 (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; (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 mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt; (iv) the closing of title to property to be acquired by FHLMC as real estate owned (REO), deliver the deed and any other instrument required and to receive checks or cash or any payments to be made in connection therewith, and to receive on FHLMC's behalf any money payable to FHLMC at the closing, whether for purchase price or adjustment of taxes, insurance premiums, or otherwise, and further to pay any amounts required to be paid by FHLMC, whether for taxes or otherwise; and (v) the completion of loan assumption agreements.

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 this 17 day of December, 1985, and the same shall continue in full force and effect until revoked in writing by the undersigned.

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION

Sandra K. Hallock
Sandra K. Hallock

Assistant Secretary

STATE OF ALA. SHELBY CO.

I CERTIFY THIS

INSTRUMENT WAS FILED

H. A. Pick

Regional Manager of Loan Servicing

1986 JAN 24 AM 11:10

FHLMC FORM 520 11/81

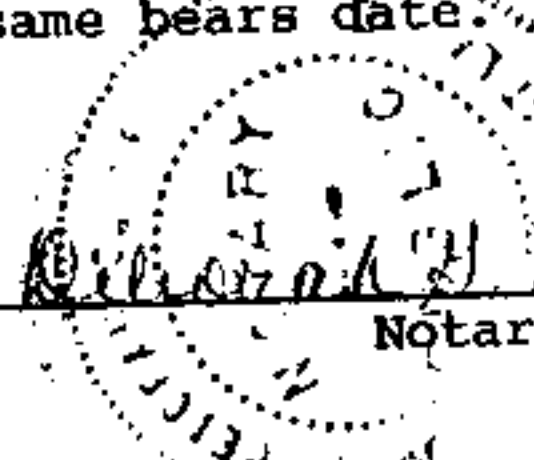
STATE OF ALABAMA, Fulton County, SS1?

On this 17 day of December, 1985, I Deborah M. New a Notary Public in and for said county and in said state, hereby certify that H. A. Pick, whose name as Regional Manager of Loan Servicing of the Federal Home Loan Mortgage Corporation, 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:

1st. So. Fed. S.S. 2.
Deborah M. New



Notary Public, Georgia, State at Large
My Commission Expires Jan 27, 1986