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LIMITED POWER OF ATTORNEY

FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 100 Peachtree Street, N. W., Atlanta, Georgia, constitutes and appoints

MORTGAGE AMERICA, INCORPORATED

(Name of Lender)

its true and lawful Attorney, and in its name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for (i) the appointment of a successor or substitute trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust, and (ii) the partial release, modification, discharge, extension, subordination, foreclosure, liquidation, satisfaction or full release of a mortgage, deed of trust or deed to secure debt (hereinafter referred to as "mortgage") including cancellation of the VA guaranty certificate, if any, and (iii) the conveyance of property acquired through foreclosure sales including endorsement of the note and the conveyance of property pursuant to a default and exercise of a power in a mortgage, and (iv) the sale, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development or the sale, conveyance or assignment of mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract.

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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.

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all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

IN WITNESS WHEREOF the undersigned Federal National Mortgage Association has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 18th day of DECEMBER, 19 85.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

BY: Lynne Ballew
LYNNE BALLEW Vice President

ATTEST: Debra J. Lurry
Debra J. Lurry Assistant Secretary

(Corporate Seal)

This instrument prepared by:

c/o Federal National Mortgage
Association
100 Peachtree Street, NW
Atlanta, GA 30303

Mtg America, Inc

STATE OF GEORGIA)
) ss.
COUNTY OF FULTON)

I, SUZANNE H. LANGEFORD, a Notary Public in and for
said County and State, hereby certify that LYNNE BALLEW
whose name as Vice President
of Federal National Mortgage Association, a corporation organized
and existing under the laws of the United States, is signed
to the foregoing conveyance, and who is known to me, acknowledged
before me on this day that, being informed of the contents of
the conveyance, he/she, as such officer and with full authority,
executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 18th day of
DECEMBER, 19 85.

Suzanne H. Langford
Notary Public, Georgia at Large

My Commission Expires: Notary Public, Georgia, State at Large
(SEAL) My Commission Expires Oct. 5, 1987



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STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1986 MAY -2 AM 11:29

Thomas A. Swindler, Jr.
JUDGE OF PROBATE

RECORDING FEES
Recording Fee \$ 5.00
Index Fee 1.00
TOTAL \$ 6.00