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LIMITED POWER OF ATTORNEY

FEDERAL HOME LOAN MORTGAGE CORPORATION (Freddie Mac), 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 Standard Federal Savings & Loan as its true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge all documents which are customarily and reasonably necessary and appropriate to 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.

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 5th day of August, 1987, and the same shall continue in full force and effect until the occurrence 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 Freddie Mac,
- (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
- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors; or until revoked in writing by the undersigned.

ATTEST:

Nancy E. Wagoner
Nancy E. Wagoner
Assistant Secretary

FEDERAL HOME LOAN MORTGAGE CORPORATION

Jamie A. Ogden
Jamie A. Ogden
Regional Manager - Loan Servicing

STANDARD FEDERAL SAVINGS AND LOAN ASSOC.

Maria T. Kardash

Commonwealth of Virginia SS: Maria T. Kardash Assistant Vice President
Arlington County

The foregoing instrument was acknowledged before me this 5th day of August, 1987, by Jamie A. Ogden, Regional Manager-Loan Servicing of the Federal Home Loan Mortgage Corporation, a United States corporation, on behalf of the corporation.

David L. Morris
David L. Morris
Notary Public

My Commission Expires January 26, 1991

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

1987 OCT -9 AM 9:27

Thomas A. Snowling Jr.
JUDGE OF PROBATE

1592L

AFTER RECORDING RETURN TO:
Standard Federal Savings and Loan Assoc.
101 Lakewood Boulevard, Dept. 1010
Gaithersburg, Maryland 20877
ATTENTION: PAYOFFS

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