

S/S # 463503

LIMITED POWER OF ATTORNEY

STATE OF: Georgia, COUNTY OF: Fulton

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:

The Federal Savings Bank
200 Galleria Parkway, Suite 250
Atlanta, GA 30339

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 or 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 acquired by Freddie Mac as real estate owned, 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 Freddie Mac's behalf any money payable to Freddie Mac 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 Freddie Mac, whether for taxes or otherwise;
- (v) the completion of loan assumption agreements;
- (vi) proofs of claim, reaffirmation agreements and other documents and pleadings in a bankruptcy proceeding;
- (vii) extended repayment plans requiring the signature of mortgagor and mortgagee; and
- (viii) the completion of partial release documentation.

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 29th day of January, 19 90, 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,

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- (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.

Phyllis A. Bugg
Phyllis A. Bugg
Assistant Secretary

FEDERAL HOME LOAN MORTGAGE CORPORATION
Suzanne Ackerman
Suzanne Ackerman
Assistant Treasurer

Marion Bentley
Witness

Elaine Spruell
Witness

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STATE OF GEORGIA, Fulton County ss:

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared Suzanne Ackerman and Phyllis A. Bugg to me known and known to be the persons described in and who executed the foregoing instrument as Assistant Treasurer and Assistant Secretary, respectively, of the corporation named therein, and severally acknowledged before me that they executed the same as such officers in the name and on behalf of said corporation.

Witness my hand and official seal in the county and state last aforesaid this 29th day of January, 19 90.

Marcia V. Crenshaw
Marcia Crenshaw
Notary Public

Notary Public, DeKalb County, Georgia
My Commission Expires Oct. 12, 1990

My commission expires: _____

This document was prepared by:

Suzanne Ackerman
Federal Home Loan Mortgage Corporation
2839 Paces Ferry Road
Suite 700
Atlanta, Georgia 30339

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|------------------|-------|----|-------|
| 1. Deed Tax | _____ | \$ | _____ |
| 2. Mort. Tax | _____ | \$ | _____ |
| 3. Recording Fee | _____ | \$ | 5.00 |
| 4. Indexing Fee | _____ | \$ | 3.00 |
| 5. No Tax Fee | _____ | \$ | _____ |
| 6. Certified Fee | _____ | \$ | 1.00 |
| Total | _____ | \$ | 9.00 |

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

91 JAN 14 AM 10:44

Thomas A. Shoultz, Jr.
JUDGE OF PROBATE

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