

WHEN RECORDED MAIL TO:

Return to: Sears Mortgage Corporation
568 Atrium Drive
Vernon Hills, Illinois 60061

Inst # 1993-02708

Rev. 4/23/84

01/28/1993-02708
02:09 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

Space above this line for recorder's use

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, and having its Midwestern Regional Office located at One South Wacker Drive, Suite 3100, in the City of Chicago, State of Illinois, hereby makes, constitute and appoint

a Sears Mortgage Corporation organized and existing under the laws of Ohio its true and lawful Attorney-in-Fact, with full power and authority hereby conferred in its name, place and stead and for its use and benefit, to make sign, execute, acknowledge, deliver, file for record and record any such instrument in its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions as the same may relate to a mortgage or deed of trust encumbering a one-to-four (1 to 4) family property located in SHELBY County, State of ALABAMA, owned by the undersigned (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of the note secured by such mortgage or deed of trust) and serviced for the undersigned by said Attorney-in-Fact.

This appointment shall apply to the following enumerated transactions only:

1. 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;
2. 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;
3. The conveyance of property acquired through foreclosure sale or deed in lieu of foreclosure, including the power to endorse the mortgage note and execute any document relating to the conveyance of property pursuant to a default and exercise of a power in the mortgage; and
4. The sale, transfer, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development, Administrator of Veterans Affairs or any private mortgage insurance company or the sale, transfer, conveyance or assignment of a mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract.

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm 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 by 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 I have hereunto set my hand this ____ day of DEC 08 1992, 19__.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

By: Denise M. Benn
Denise M. Benn
Assistant Vice President

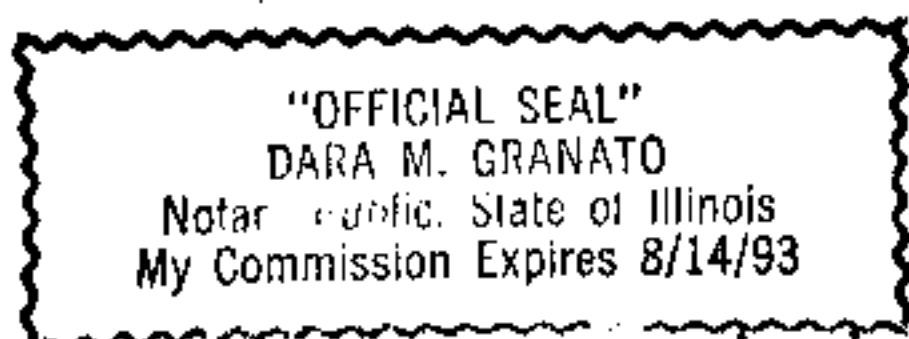
Brian J. Schmid
un-official witness

Attest: Diane M. Massetti
Diane M. Massetti
Assistant Secretary

Brian J. Schmid

STATE OF ILLINOIS)
COUNTY OF COOK) SS

The foregoing instrument was acknowledged before me, a notary public commissioned in Cook County, Illinois, this DEC 08 1992, (date), by Denise M. Benn, Assistant Vice President, and Diane M. Massetti, Assistant Secretary, of Federal National Mortgage Association, a United States corporation, on behalf of the corporation.



Dara M. Granato
Dara M. Granato
Notary Public

My commission expires: _____

Type the names of the parties executing, notarizing and witnessing this instrument below their respective signatures.

This instrument was prepared by:

Wendy S. Saris
Wendy S. Saris
Assistant Secretary
568 Atrium Drive
(Address)

Vernon Hills, IL 60061
(City, State, Zipcode)

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