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DOCUMENT TITLE

LIMITED POWER OF ATTORNEY

ROA FIRST NATIONAL

SHELBY, A L

Inst # 2000-05446

02/22/2000-05446
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
005 CJ1 18.50

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J.D.
Page 1 of 4

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LIMITED POWER OF ATTORNEY

DOCUMENT TITLE(S)

Prepared & Requested by Daniel Degolyer
of Ocwen Federal Bank at 1665 Palm
Beach Lakes, W. Palm Beach, FL 33401
When Recorded Mail to: OFB
Optima is.com @ 1920 Main St #450,
Irvine, CA 92614

RECORDING CLERK 30 FEE \$ 10.00
PREPARED & RECORDED: 08/08/1998 09:53AM
DORIS C. HINDS-REGISTER OF DEEDS BY 100004
BK2023 P2803 - P2804

Limited Power of Attorney

KNOW ALL MEN BY THESE PRESENTS:

That The First National Bank of Chicago, as Trustee (the "Trustee"), under the Pooling and Servicing Agreements among Residential Funding Mortgage Securities I, Inc., Residential Funding Corporation and the Trustee, a national banking association organized and existing under the laws of the United States of America, and having its principal office located at First National Plaza, Suite 0126, Corporate Trust Services Division in the City of Chicago, State of Illinois, hath made, constituted and appointed, and does by these presents make, constitute and appoint Residential Funding Corporation, a corporation organized and existing under the laws of the State of Delaware, its true and lawful Attorney-in-Fact, with full power and authority to sign, execute, acknowledge, deliver, file for record, and record any instrument on 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 in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Residential Funding Corporation is acting as master servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish same.
3. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. The substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. Statements of breach or non-performance;
 - c. Notices of default;
 - d. Cancellations/rescissions of notices of default and/or notices of sale;
 - e. The taking of a deed in lieu of foreclosure; and
 - f. Such other documents and actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions.
4. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.

BK2023PG2803

5. The completion of loan assumption agreements

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6. The full satisfaction/release of a Mortgage or Deed of Trust or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.

7. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of a Residential Pooling Corporation Seller Contract, including, without limitation, by reason of conversion of an adjustable rate mortgage loan from a variable rate to a fixed rate.

8. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the endorsement of the related Mortgage Note.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to 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 exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

The First National Bank of Chicago
as Trustee

Richard C. Tarnas

Name: Richard C. Tarnas

Title: Assistant Vice President

Steven M. Wagner

Name: Steven M. Wagner

Title: Vice President

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

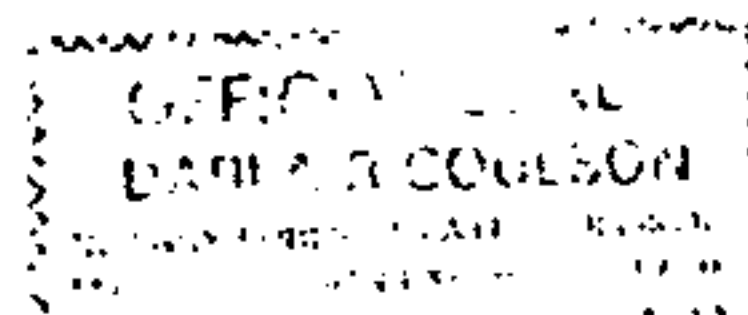
BK2023PG2804

On this 22nd day of May, NOV 13 1997, before me the undersigned, Notary Public of said State, personally appeared Steven M. Wagner and Richard C. Tarnas, personally known to me to be duly authorized officers of the national banking association that executed the within instrument and personally known to me to be the persons who executed the within instrument on behalf of the national banking association therein named, and acknowledged to me such national banking association executed the within instrument pursuant to its by-laws.

WITNESS my hand and official seal.

Darlene Coulson
Notary Public in and for the
State of Illinois

When recorded, mail to:
Consolidated Receivables Company
24011 Ventura Blvd, 2nd floor
Calabasas, CA 91302
Attn: General



STATE OF NORTH CAROLINA - Forsyth County

The foregoing (or annexed) certificate(s) of

Darla R. Coulson, NP

is (are) certified to be correct. This the 8 day of September, 19 98
Dickie C. Wood, Register of Deeds

By: [Signature] Deputy/Assistant

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075 704

Inst # 2000-05446

02/22/2000-05446
10:53 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
005 CJ1 18.50

North Carolina - Forsyth County
I Hereby Certify that this is a True and
Accurate Copy of a Record Which Appears in the
Office of the Register of Deeds of Forsyth County, N.C.

This 22nd day of April, 1999.

Dickie C. Wood, Register of Deeds

S. Priddy

Deputy - ~~Assistant~~

Document No.: DN1999075704

Lodged By: MAIL

Recorded On: 05/06/1999 10:00:05

Total Fees: 12.00

Transfer Tax: .00

County Clerk: Bobbie Holsclaw

Deputy Clerk: TERNIG

END OF DOCUMENT