

RECORD AND RETURN TO:
COURT EXPLORERS
300 RECTOR PLACE
NEW YORK, NY 10280
0000656

BOOK 2591 PAGE 908

FORSYTH CO., NC 30 FEE: \$ 10.00
PRESENTED & RECORDED: 09/09/1998 08:53AM
DICKIE C. WOOD REGISTER OF DEEDS BY: GORDON
BK2023 P2803 - P2804

REGISTERED

2000 MAY -8 P 2:32

Joe Hamilton
REGISTER OF DEEDS
JACKSONVILLE

POA # 0057

Limited Power of Attorney

KNOW ALL MEN BY THESE PREMISES:

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.

Inst # 2000-29304

08/28/2000-29304
09:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NWS 14.50

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5. The completion of loan assumption agreements.
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 Funding 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

SS.

COUNTY OF COOK

BK2023PG280J

On this 22nd day of May NOV 12 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.

Notary Public
Notary Public in and for the
State of Illinois

Optima is.com
1920 Main St #450
Irvine, CA 92614
OFB

2005-01-01
DARLA R COULSON
NOTARY PUBLIC - STATE OF ILLINOIS

STATE OF NORTH CAROLINA - Forsyth County

The foregoing (or annexed) certificate(s) of

Darla R Coulson, NP

(Here give name and official title of the officer signing the certificate(s) named upon)

is (are) certified to be correct. This the

8 day of September 19 98.

Dickie C. Wood, Register of Deeds

By:

Dickie C. Wood
Deputy/Assistant

State of North Carolina - Durham County

The foregoing certificate(s) of

Darla R Coulson

A Notary (Notaries) Public of the designated Governmental units is (are) certified to be correct

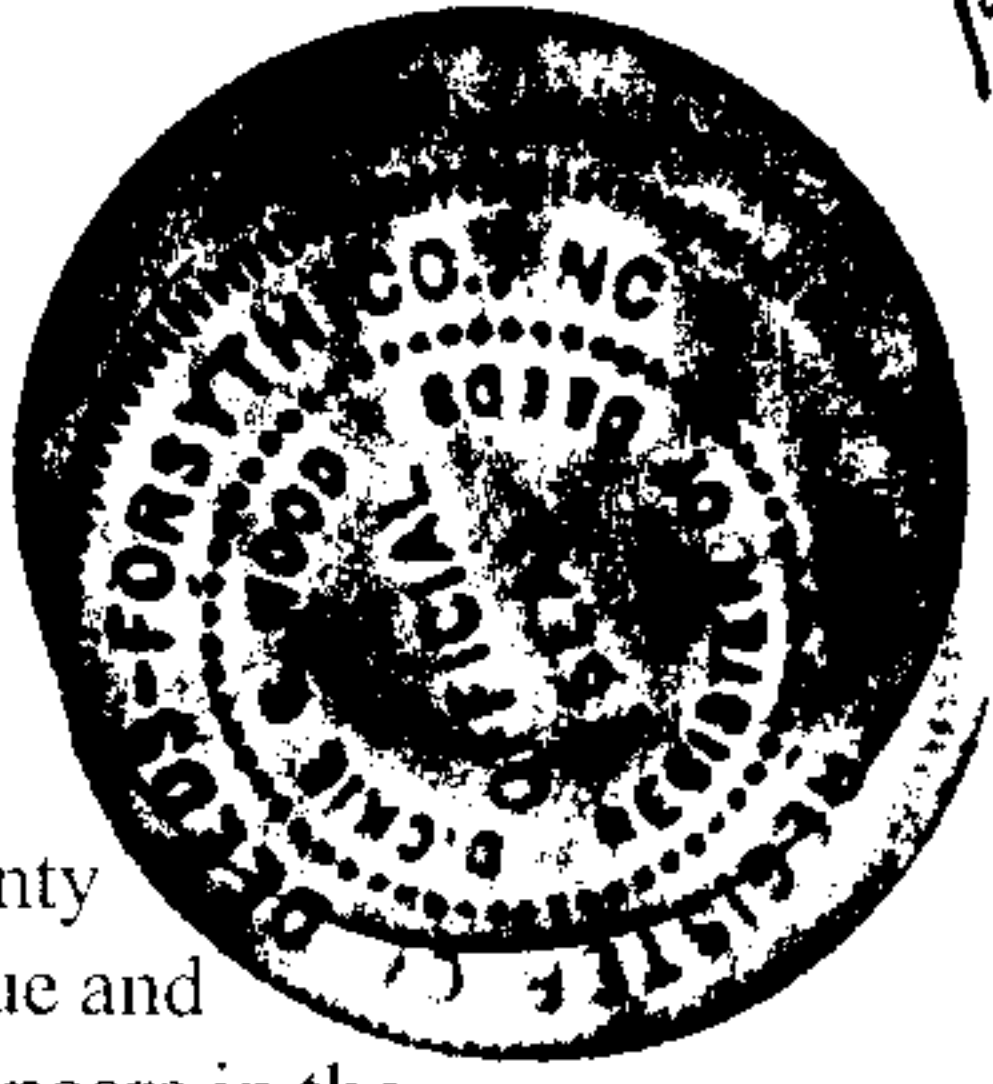
This 28 day of Jan 19 99.

WILLIE L. COVINGTON
Register of Deeds

By:

Sharon A. Davis
Assistant / Deputy Register of Deeds

909



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 12 day of JAN., 1999.

Dickie C. Wood, Register of Deeds
J. P. [Signature]
Deputy - ~~Assistant~~

**NORTH CAROLINA
JACKSON COUNTY**

The foregoing certificate is certified to be correct. This instrument
was filed for registration and recorded in this office in Book 1084
at Page 103
This the 8th day of May, 2000 at 2:32 P.
Joe [Signature]
REGISTER OF DEEDS

FILED
BOOK 2591 PAGE 908-909
1999 JAN 28 PM 1 44
WILLIE L. COMPTON
REGISTER OF DEEDS
DURHAM, N.C.

Env: Optima 15.Com
1920 Main St Ste 450
Irvine CA 92614-9785

Reg. # 12. m. rd # 76194

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SHELBY COUNTY JUDGE OF PROBATE
003 MMS 14.50