

Record 3rd

RETURN TO: S.M.I./Attn: Wesley Hess
Mortgage Services Division
P. O. Box 540817
Houston, TX 77254-0817
Job 130_2203 / # 8694G00242

Record 3rd

LIMITED POWER OF ATTORNEY

2923233

First Horizon Home Loan Corporation, a corporation organized and existing under the laws of the State of Kansas, and having an office for the conduct of business at 4000 Horizon Way, Irving, Texas, 75063, constitutes and appoints **First Tennessee Bank National Association** (hereinafter referred to as Bank) its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute, endorse and acknowledge Subordinations or Partial Releases in the name of First Horizon Home Loan Corporation.

The undersigned gives to said Attorney-in-fact full power and authority to execute such Subordinations and/or Partial Releases 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.

Any Subordination and/or Partial Release executed pursuant to this Limited Power of Attorney shall be signed on behalf of Bank by Joe Contratto, Cindy McNeill, or R. C. Stern and any recital in any Subordination and/or Partial Release setting forth the employment status of the signatory thereof may be relied upon by third parties.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of 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all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.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 the undersigned First Horizon Home Loan Corporation has caused these presents to be signed in its name by the undersigned officers, and its seal affixed this 24th day of September, 2002.

First Horizon Home Loan Corporation

By: Yvette Stephenson
Yvette Stephenson, Assistant Vice President

Attest: Anne Bryant
Anne Bryant, Assistant Secretary
(Corporate Seal)



STATE OF TEXAS, COUNTY OF DALLAS, TO WIT:

I HEREBY CERTIFY, that on this 24th day of September, 2002, before me, the undersigned Notary public of the State aforesaid, personally appeared Yvette Stephenson who acknowledged herself to be the Assistant Vice President and Anne Bryant, Assistant Secretary, both of FIRST HORIZON HOME LOAN CORPORATION, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument on behalf of the Original Lender herein named, and acknowledge to me that such Original Lender executed the within instrument pursuant to its by-laws or a Resolution of its Board of Directors.

My Commission Expires:

February 17, 2004


Notary Public, Karen Cosby

FHEL Loan No. _____

AFTER RECORDING RETURN TO:

First Horizon Equity Lending
Subordination Dept.
1755 Lynnfield, Bldg D
Memphis, TN 38119

