

LIMITED

POWER OF ATTORNEY

TO WHOM IT MAY CONCERN: The undersigned, Principal Wholesale Mortgage, Inc. formerly known as Reliastar Mortgage Corporation, Principal Residential Mortgage, Inc., and Principal Life Insurance Company formerly known as Principal Mutual Life Insurance Company (collectively referred to herein as "Principal") do hereby authorize and irrevocably appoint any of the shareholders of Sirote & Permutt, P.C. ("Agent") as the true and lawful attorney-in-fact and agent of Principal for the sole purpose of executing in the name of and for Principal any warranty deeds transferring residential real property located in the State of Alabama from Principal to Federal National Mortgage Association (FANNIE MAE), Federal Home Loan Mortgage Corporation (FREDDIE MAC), the Secretary of Housing and Urban Development, his successors and assigns (HUD), and/or the Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns (VA), and otherwise to perform any act on behalf of Principal relating to the matters set forth above.

This Limited Power of Attorney shall expire at the close of business on January 31, 2007.

IN WITNESS WHEREOF, the undersigned, by and through their duly authorized officers, have caused this Limited Power of Attorney to be executed on this 3rd day of December, 2003.

PRINCIPAL WHOLESALE MORTGAGE,  
INC.  
formerly known as Reliastar Mortgage  
Corporation


By: E. A. Hummel  
Its Vice President and Secretary, Default  
Administration


PRINCIPAL RESIDENTIAL  
MORTGAGE, INC.

By: E. A. Hummel  
Its Vice President and Secretary, Default  
Administration

PRINCIPAL LIFE INSURANCE  
COMPANY

formerly known as Principal Mutual Life  
Insurance Company

  
By: S. K. Olson  
Its Second Vice President and Secretary,  
Loan Administration

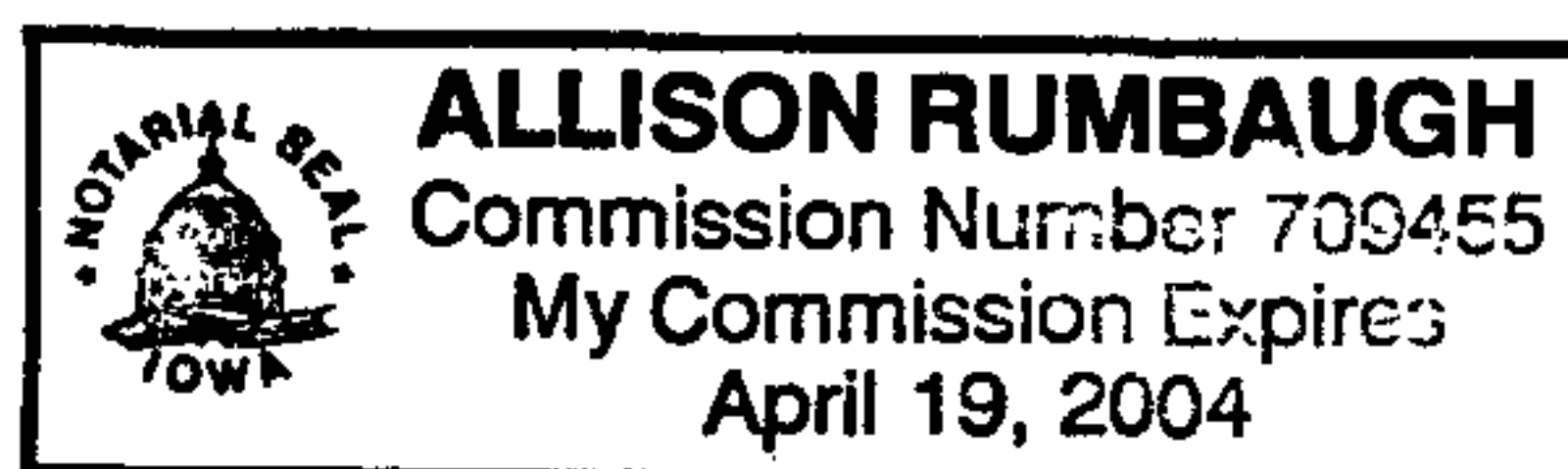
  
By: E. A. Hummel  
Its Associate Director and Secretary, Default  
Administration

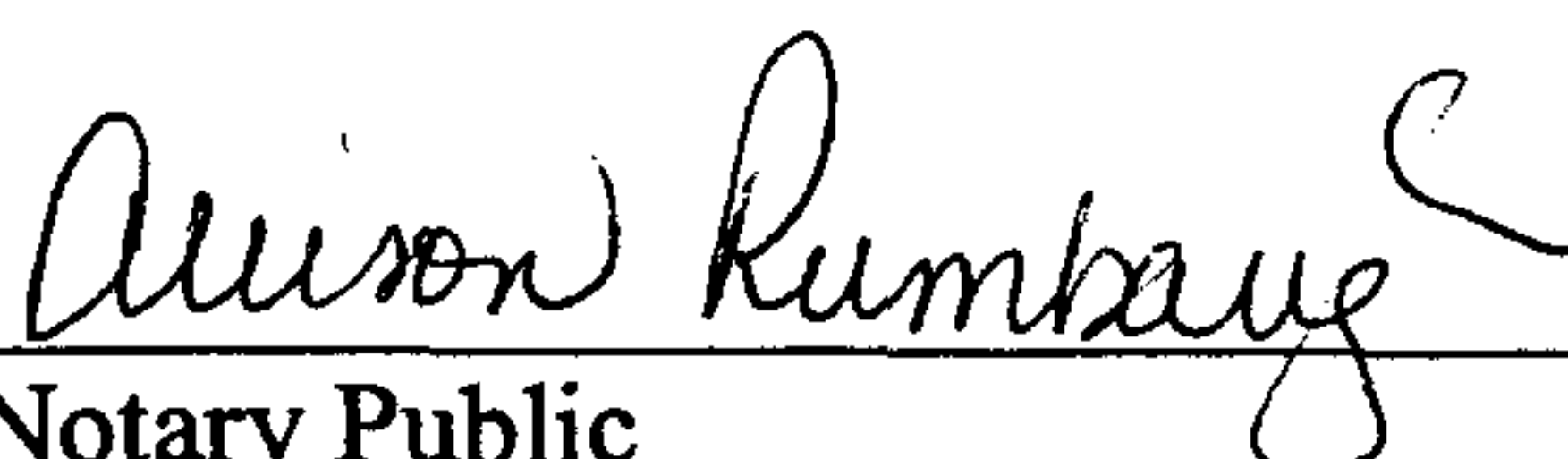
STATE OF IOWA )

COUNTY OF POLK )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that E. A. Hummel, whose name as Vice President and Secretary, Default Administration of Principal Wholesale Mortgage, Inc. is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3rd day of December, 2003.



  
Notary Public  
My Commission Expires:  
\_\_\_\_\_



STATE OF IOWA )

COUNTY OF POLK )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that E. A. Hummel, whose name as Vice President and Secretary, Default Administration of Principal Residential Mortgage, Inc. is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3<sup>rd</sup> day of December, 2003.



Allison Rumbaugh  
Notary Public

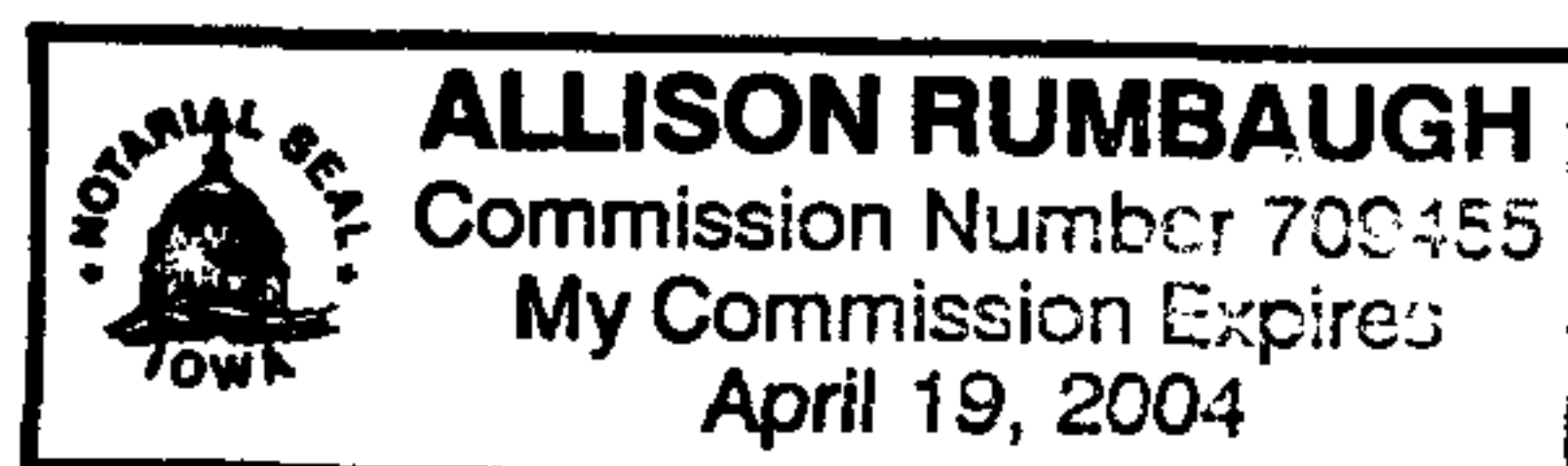
My Commission Expires:  
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STATE OF IOWA )

COUNTY OF POLK )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that S. K. Olson, whose name as Second Vice President and Secretary, Loan Administration of Principal Life Insurance Company is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3<sup>rd</sup> day of December, 2003.



Allison Rumbaugh  
Notary Public

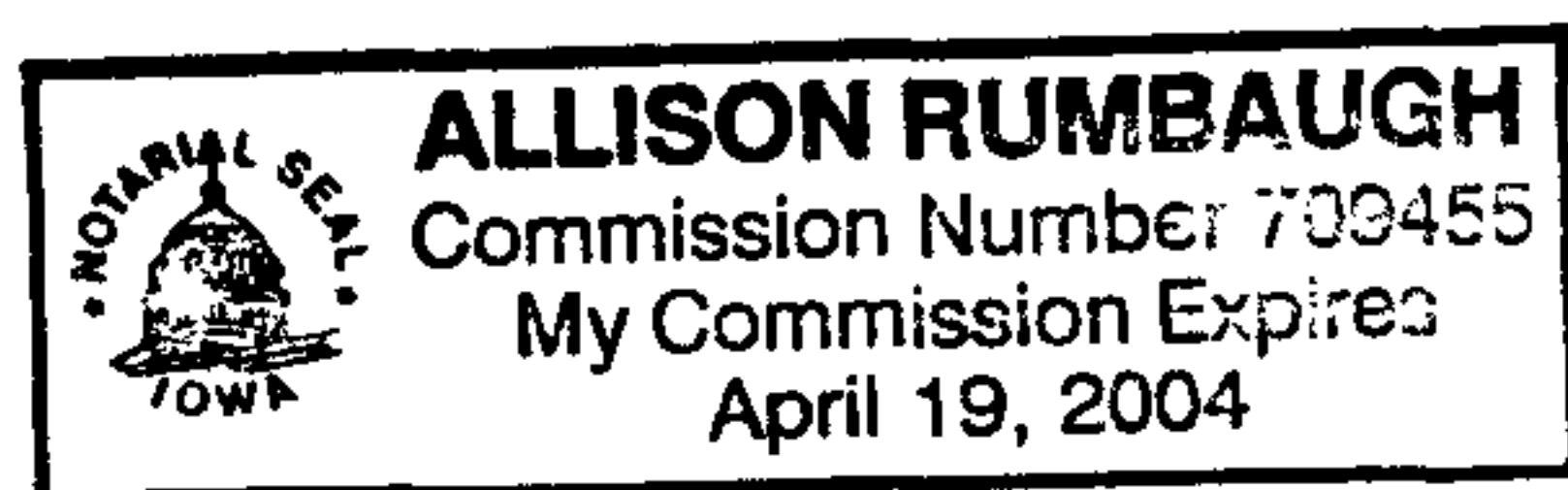
My Commission Expires:  
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STATE OF IOWA     )

COUNTY OF POLK    )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that E. A. Hummel, whose name as Associate Director and Secretary, Default Administration of Principal Life Insurance Company is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3<sup>rd</sup> day of December, 2003.



Allison Rumbaugh  
Notary Public  
My Commission Expires:  
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