When recorded return to:
Verdugo Trustee Service Corp
P.O. Box 9443
Gaithersburg, MD 20898

20060822000410450 1/1 $11.00
Shelby Cnty Judge of Probate, AL
08/22/2006 02:24:59PM FILED/CERT

LIMITED POWER OF ATTORNEY

Fannie Mae ("Federal National Mortgage Association"), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 13150 Worldgate Drive, Herndon, Virginia 20170, constitute and appoints, CitiMortgage, Inc., successor in interest by merger of First Nationwide Mortgage Corporation, a corporation organized and existing under the laws of the State of Missouri, its true and lawful Attorney-in-Fact, and in its name, place, and stead and for its use and benefits, to execute, endorse, and acknowledge all documents customarily and reasonably necessary and appropriate for:

1. the release of a borrower from personal liability under the mortgage or deed of trust following an approved transfer of ownership of the security property;

2. the full satisfaction or release of a mortgage or the request to a trustee for a full reconveyance of a deed of trust;

3. the partial release or discharge of a mortgage or the request to a trustee for a partial reconveyance or discharge of a deed of trust;

4. the modification or extension of a mortgage or deed of trust;

5. the subordination of the lien of a mortgage or deed of trust;

6. the completion, termination, cancellation, or rescission of foreclosure relating to a mortgage or deed of trust, including (but not limited to) the following actions:

    a. the appointment of a successor or substitute trustee under a deed of trust, in accordance with state law and the deed of trust;
    b. the issuance of a statement of breach or nonperformance;
    c. the issuance or cancellation or rescission of notices of default;
    d. the cancellation or recession of notices if sale; and
    e. the issuance of such other documents as may be necessary under the terms of the mortgage, deed of trust, or state law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of mortgages, deeds of trust, or promissory notes to convey title from Fannie Mae to the Attorney-in-Fact under this Limited Power of Attorney;

7. the conveyance of properties to the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Rural Housing Service (RHS), or a state or private mortgage insurer; and

8 the assignment or endorsement of mortgages, deeds of trust, or promissory notes to the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Rural Housing Service (RHS), a state or private mortgage insurer, or Mortgage Electronic Registration System (MERS™).

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 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 of the Attorney-in-Fact that all conditions precedent to such exercise of power has 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 25th day of October 2005.

FANNIE MAE ("Federal National Mortgage Association")

By: _____
Kiyoko Kuroda, Assistant Vice President

Witness: _____
Gwen Daye

By _____
Laurel Becker, Assistant Secretary

Witness: _____
Licema Gonzalez

STATE OF VIRGINIA }
COUNTY OF FAIRFAX}

The foregoing instrument was acknowledged before me, a notary public commissioned in Fairfax County, Virginia this 25th day of October 2005, by Kiyoko Kuroda, Assistant Vice President, and by, Laurel Becker, Assistant Secretary of Fannie Mae (Federal National Mortgage Association), a United States Corporation, on behalf of the corporation.

_____
Susan K Clarke
Notary Public
Commonwealth of Virginia
My Commission Expires
April 30, 2007