

When recorded mail to:
Standard Federal Savings Bank
P.O. Box 9481
Gaithersburg, Maryland 20898-9481
Attn: Recertifications #2230

CS 9714

LIMITED POWER OF ATTORNEY

Statesman Mortgage Company, a Georgia corporation ("Statesman") hereby constitutes and appoints Standard Federal Savings Bank, a federal savings bank, ("SFSB"), its true and lawful attorney-in-fact, in its name, place and stead, solely for purposes of:

- (a) endorsing promissory notes from Statesman to Merrill Lynch Credit Corporation, ("Merrill Lynch"), and executing assignments from Statesman to Merrill Lynch of mortgages, deeds of trust, deeds to secure debt and other instruments securing such promissory notes and causing said assignments to be recorded among the local land records, and
- (b) executing and delivering deeds to real property transferring title from Statesman to Merrill Lynch and causing the deeds to be recorded among the local land records, and
- (c) executing and delivering assignments of judgments or claims to deficiency judgments following foreclosure from Statesman to the Secretary of Housing and Urban Development ("HUD") or to the Secretary of Veterans' Affairs ("VA"), and
- (d) executing and delivering deeds to real property transferring title from Statesman to HUD or to the VA, and causing the deeds to be recorded among the local land records, and
- (e) applying to the respective mortgage accounts payments made by (1) borrowers for their mortgage accounts, (2) HUD or the VA in response to mortgage insurance or guarantee claims, (3) insurance carriers in connection with hazard insurance claims, and (4) United States Bankruptcy Trustees; and endorsing to SFSB's order checks, money orders, cashier's checks or any other negotiable instruments coming into SFSB's possession in connection with such payments.

The attorney-in-fact shall have full power and authority to execute all instruments for and on behalf of Statesman and to perform all acts necessary and proper to effect the powers granted herein as fully as Statesman might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and Statesman hereby ratifies and confirms all that SFSB shall lawfully do or cause to be done by virtue of the authority and powers granted and contemplated hereby.

This limited power of attorney is effective as of the 12th day of September, 1991, and shall continue in full force and effect until revoked in writing by the undersigned.

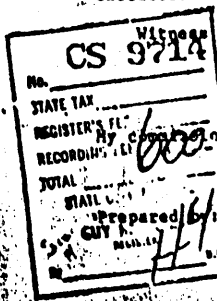
Attest: [Signature]
Harley J. Martin Secretary
Printed Name Title

By: [Signature]
John Weirich Sr. Exec. Vice President
Printed Name Title

STATE OF IOWA
COUNTY OF POLK

On this 15 day of October, 1991, before me, a notary public in and for said county, personally appeared John Weirich and Harley L. Martin to me personally known, who being by me duly severally sworn did say that they are the Sr. Executive Vice President and Secretary, respectively, of Statesman Mortgage Company, that the seal affixed to said instrument is the seal of said corporation and that said instrument was signed on sealed on behalf of the said corporation by authority of its board of directors, and the said officers duly severally acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

Witness my hand and seal.



Ira J. Ehrlich, Esq.
Standard Federal Savings Bank
P.O. Box 9481, Dept. 0021
Gaithersburg, MD 20898-9481

Notary Public in and for
Polk County, Iowa

Type or Print Name of Notary

Sue L. Livingston

92 MAR -6 PM 12:09
POLK COUNTY
REGISTER OF DEEDS

STATE OF TENNESSEE)
COUNTY OF SHELBY)

I Guy B. Bates, Register of Deeds, hereby certify this is a true and perfect copy of pages number One (1) of Instrument Number CS 9714, recorded in this office of a Ltd Power of Attorney from Statesman Mortgage Co. to Standard Fed Sav Bk.

Witness my Official Signature and Seal at my office this 28th day of February 1994.

Guy B. Bates

GUY B. BATES, REGISTER

By Bobby E. Rones D.R.

