North Central Regional Office
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Chicago, Illinois 60601
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MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $10.00

Freddie Mac
Federal Home Loan Mortgage Corporation
Owned by America's Savings Institutions

LIMITED POWER OF ATTORNEY

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 1776 G Street, N.W., Washington, D.C., constitutes and appoints American Federal Savings and Loan Association of Iowa, its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonable necessary and appropriate to (i) the commencement and completion of judicial and non-judicial foreclosure proceedings, including conveying title to real estate owned by the undersigned as a result of foreclosure or the taking of a deed in lieu of foreclosure; (ii) the substitution of trustee(s) servicing under a deed of trust for any reason in accordance with state law and the deed of trust; (iii) the release of a mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, as to one to four family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt; (iv) the closing of title to property to be acquired by FHLMC as real estate owned (REO), deliver the deed and any other instrument required and to receive checks or cash or any payments to be made in connection therewith, and to receive on FHLMC's behalf any money payable to FHLMC at the closing whether for purchase price or adjustment of taxes, insurance premiums, or otherwise, and further to pay any amounts required to be paid by FHLMC, whether for taxes or otherwise; and (v) the completion of loan assumption agreements.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments 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.

This limited power of attorney has been executed and is effective as of this 11th day of September, 19 85, and the same shall continue in full force and effect until revoked in writing by the undersigned.

ATTEST:

Julieanne Ritchie
Assistant Secretary

Witness:

Robert P. Norwich

Sherrill Barnes

FEDERAL HOME LOAN MORTGAGE CORPORATION

Patricia A. Stodola
Regional Manager

FHLMC FORM 520 11/81

State of Illinois)
)SS.
County of Cook)

I, Catherine E. Kouzoukas, Notary Public in and for said County in the State of Illinois, do hereby certify that Patricia A. Stodola and Julieanne Ritchie, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as Regional Manager and Assistant Secretary, respectively of FEDERAL HOME LOAN MORTGAGE CORPORATION, a United States corporation, appeared before me this day in person and acknowledged that they signed, sealed with the corporate seal of said corporation, and delivered the said instrument as their own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 11th day of September, 19 85.

Catherine E. Kouzoukas
Notary Public

My Commission expires: May 4, 1986

Prepared by: Catherine E. Kouzoukas
111 East Wacker Drive
Suite 1515
Chicago, IL 60601

Return to
Sonja French
AMERICAN FEDERAL SAVINGS
AND LOAN ASSOCIATION
601 GRAND AVENUE
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