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POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS: That FEDERAL NATIONAL MORTGAGE ASSOCIATION, hereinafter called the "Association," a corporation organized under an Act of Congress and existing pursuant to the Federal National Mortgage Association Charter Act, hereby and by these presents does make, constitute and appoint **HOWARD S. CARNES of the City of ATLANTA, FULTON COUNTY, GEORGIA,** its true and lawful agent and attorney for it and in its name and stead;

1. To purchase or contract to purchase notes, bonds or other evidences of indebtedness and any accompanying real estate mortgages, deeds of trust, security deeds, chattel mortgages, or collateral of whatsoever kind or nature and to modify or consent to the modification of any such contract;
2. To endorse without recourse, or assign without representation, recourse or warranty, or to amend, modify, extend or renew any note, bond, check or other evidence of indebtedness now or hereafter held by the Association, and to release from liability any maker, obligor and/or guarantor on any such note, bond, check or other evidence of indebtedness;
3. To satisfy, discharge, release, amend, modify, extend, renew, subordinate and/or foreclose in any legal manner, in whole or in part, any chattel mortgage, real estate mortgage, deed of trust, security deed or collateral of whatsoever kind or nature, securing any note, bond or other evidence of indebtedness now or hereafter held by the Association, and to exercise any right or authority which the Association has or may have pursuant to the terms of any such security instrument or evidence of indebtedness;
4. To assign without representation, recourse or warranty, any chattel mortgage, real estate mortgage, deed of trust, security deed, or collateral of whatsoever kind or nature, securing any note, bond or other evidence of indebtedness now or hereafter held by the Association; and to assign, convey, sell, lease or sublease and enter into contracts for the assignment, conveyance, sale, lease or sublease of any real estate, chattels, securities or property of any sort or nature, or interests therein, now held or hereafter acquired by the Association;
5. To discharge, satisfy, release, waive, subordinate and/or assign, in whole or in part, any judgment now or hereafter entered in favor of the Association or held by it as assignee;
6. To assign, surrender, release, modify and/or consent to the assignment, surrender, release and/or modification of any policy of insurance and/or any rights arising out of any policy of insurance of which the Association now is or hereafter shall become the assignee, beneficiary or the insured, or in which the Association now has or hereafter shall have any interest of any kind or nature, and to execute proof of loss, proof of death, statement of claimant and/or any other instrument in connection with any such policy of insurance and/or any rights arising therefrom;
7. To execute, acknowledge, deliver, file for record and/or record such instruments and to perform such other acts as may be necessary and proper to effectuate the foregoing.

FURTHER, the Association hereby does grant unto its said agent and attorney full power and authority to do and perform all and every act and thing requisite, necessary and proper to carry into effect the powers hereby granted as fully, to all intents and purposes, as it might or could do, and hereby does ratify and confirm all that its said agent and attorney shall lawfully do or cause to be done by virtue of these presents.

IN WITNESS WHEREOF, the Association has caused its corporate name to be subscribed hereto and its corporate seal to be hereunto affixed and duly attested on this 24th day of February, 1965.

ATTEST:

 Secretary

WITNESSES: Alice N. Boyer
Sandra O. Malone

FEDERAL NATIONAL MORTGAGE ASSOCIATION

J. S. Baughman President

DISTRICT OF COLUMBIA, ss:

Personally appeared before me, Sandra O. Malone, who, being duly sworn, says that she saw the corporate seal of the FEDERAL NATIONAL MORTGAGE ASSOCIATION affixed to the foregoing power of attorney, and that she also saw J.S. Baughman, President and A. C. Hemstreet, Secretary of said Association, sign and attest the same, and that she with Alice N. Boyer witnessed the execution and delivery thereof as the not and seal of said Association.

Sworn to and subscribed before me this 24th day of February, 1965.

Catherine B. Sherwood
Notary Public in and for the District of Columbia

My Commission expires: December 14, 1969

Sandra O. Malone