FEDERAL HOME LOAN MORTGAGE CORPORATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 311 First Street, N.W., Washington, D.C., constitutes and appoints South Carolina National Bank of Columbia, South Carolina its true and lawful Attorney, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents customarily and reasonably 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) serving under a deed of trust for any reason in accordance with state law and the deed of trust, and (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.

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.

ATTEST:

CORPORATION FEDERAL HOME LOAN MORTGAGE

Kenneth J. Sandin, Regional Vice President

State of Georgia, Pulton County ss: Before me personally appeared Debbie Gallimore who made oath that she saw Kenneth J. Sandin, Regional Vice President, and Jerry J. Brooks, Assistant Secretary, of the Pederal Home Loan Mortgage Corporation, a United States corporation, sign, seal and deliver the within written Limited Power of act and deed of said corporation, and that she with Carolyn Hall vitnessed the execution thereof. Sworn before me this 30th day of June, 1976. WY COMMISSION EXPIRES FEB. 5, 1980

Deblie Ballinore FHLMC 320 4/76 June 30, 1976

A TRUE COPY

My Commission Expires December 14, 1986

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