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BK 1161 PG 0145

STATE MS. - DESOTO CO.
FILED

Oct 29 12 48 PM '99

BK 1161 PG 145
W.F. ...

PREPARED BY: Janis Winberry
RETURN TO:
UNION PLANTERS BANK N.A.
P.O. BOX 1860
MEMPHIS TN 38101-1860
(901)580-6288

RELEASE

2900025036

KNOW ALL MEN BY THESE PRESENTS, WILLIAM H KIRKPATRICK & REBECCA L. KIRKPATRICK

Whereas, on the 21 day of MAY 1974.

of the County of DESOTO State of MISSISSIPPI executed and delivered a certain note to BANKERS TRUST S & L ASSN conditioned for the payment of THIRTY FIVE THOUSAND ONE HUNDRED AND NO/100 and interest from date, which note is secured by a trust deed or mortgage of even date therewith on certain land in SOUTHAVEN MISSISSIPPI and which trust deed or mortgage is recorded in the Register's Office of the State and County aforesaid in BOOK 175 P553 which reference is made;

And Whereas said note has been paid in full to UNION PLANTERS BANK N.A. and lawful owner and holder thereof;

Now, therefore, in consideration of the payment of said note UNION PLANTERS BANK N.A. does hereby release and discharge said land from any and all liens by virtue of said trust deed or mortgage. In Testimony Whereof, UNION PLANTERS BANK N.A. has caused this instrument to be executed by its duly authorized officer, this 10 day of SEPTEMBER, 1999.

Union Planters Bank N.A. F/K/A UNION PLANTERS NATIONAL BANK F/K/A Magnolia Federal Bank For Savings F/K/A Magnolia Federal Savings & Loan Association F/K/A First Magnolia Federal Savings & Loan Association FKA MAGNA BANK



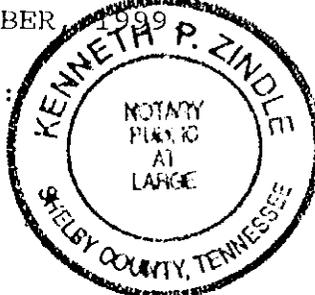
By: Naomi G. Craven
Naomi G. Craven
Asst. Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, Kenneth P. Zindle, a Notary Public in and for the County and State aforesaid, personally appeared Naomi G. Craven with whom I am personally acquainted and who upon oath acknowledged herself to be the Asst. Vice President of UNION PLANTERS BANK, N.A. the within named bargainer, a corporation, and that she as such Asst. Vice President being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as Asst. Vice President.

Witness my hand and official seal, in the City of MEMPHIS, County of SHELBY and State of TENNESSEE, this 10 day of SEPTEMBER, 1999

MY COMMISSION EXPIRES:
02/27/2001



Kenneth P. Zindle
Kenneth P. Zindle
Notary Public

7:50
23033

Prepared by: _____

Union Planters Bank, N.A.
P.O. Box 1860
Memphis, TN 38101-1860

JANIS WINBERRY-AX2

LIMITED POWER OF ATTORNEY

STATE OF: *Mississippi*COUNTY OF: *De Soto*

FEDERAL HOME LOAN MORTGAGE CORPORATION ("Freddie Mac"), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 8200 Jones Branch Drive, McLean, VA., 22102, constitutes and appoints:

W. Frank Ross
Vice President
UNION PLANTERS BANK N.A.
FKA UNION PLANTERS NATIONAL BANK

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 reasonably necessary and appropriate to the (i) **release of mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby on behalf of Freddie Mac and (ii) assignment of mortgage, deed of trust or deed to secure debt from Freddie Mac to Seller/Servicer**, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by Freddie Mac and serviced for Freddie Mac by said attorney-in-fact, whether Freddie Mac is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

Freddie Mac gives to said attorney-in-fact full power and authority to execute such instruments as if the Freddie Mac 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 the 3rd day of September, 1999 and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by Freddie Mac:

- (i) the suspension or termination of the attorney-in-fact as a Freddie Mac Seller or Servicer,
- (ii) the transfer of servicing from the attorney-in-fact to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact, or
- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

