

JHM MORTGAGE SECURITIES L.P., a limited partnership organized and existing under the laws of the State of Delaware, having its principal place of business at 8300 Greensboro Drive, Suite 900, McLean, Virginia ("Owner"), hereby constitutes and appoints (A) Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (B) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, and (C) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, Transferee of Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, by and through their respective officers, designees, and attorneys-in-fact, each with power of substitution, as its true and lawful attorneys-in-fact, (each attorney-in-fact shall hereinafter be referred to individually as "Subservicer"), in its name, place and stead and for its benefit, each empowered to act either jointly or severally, in connection with all mortgage loans serviced by Subservicer for Owner, for the purposes of performing all acts and executing all documents in the name of Owner necessary and incidental to servicing the said loans, including but not limited to:

1. Acceptance of money due or to become due from borrowers and collection of past due amounts;
2. Foreclosing delinquent loans; accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
3. Filing or processing claims and accepting claim proceeds from mortgage insurance or loan guarantee claims paid under the National Housing Act of 1949 or Chapter 37 of Title 38 of the U.S. Code, and otherwise complying with all federal or state law and regulations, and endorsing to the order of Subservicer any checks which are made payable to the order of Owner;
4. Appearing, litigating and compromising any matter in any court, including but not limited to U.S. Bankruptcy Courts, and executing and filing all papers in connection therewith, provided however, Subservicer shall not be authorized to commence or defend any proceedings other than foreclosure, bankruptcy and eviction without written consent of Owner;
5. Selling, transferring or disposing of real property acquired through foreclosure or otherwise, and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer or disposition and to receive proceeds checks made payable to the order of Subservicer or Owner, assigning the right to any deficiency judgment and/or any deficiency claim incident to a foreclosure or a defaulted loan;
6. Preparing, executing and delivering satisfactions, cancellations, discharges or full or partial releases of loan; entering into assumption agreements; appointing substitute trustees;
7. Preparing, executing and delivering deeds to vest title to properties in the Secretary of Housing and Urban Development of Washington, D.C. or the Secretary of Veterans Affairs, and private mortgage insurance companies;
8. Endorsing to mortgagors checks for insurance refunds, loss draft claims and credit life and disability claim settlements;
9. Endorsing promissory notes from Owner to Subservicer and executing assignments from Owner to Subservicer of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;
10. Any and all such other acts of any kind and nature whatsoever Subservicer may find necessary to service said loans.

Owner further grants to the Subservicer full power and authority to do and perform all acts necessary in the sole discretion of Subservicer to carry into effect the powers granted by or under this limited power of attorney as fully as Owner 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 hereby ratifies and confirms all that the Subservicer shall lawfully have done, do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This limited power of attorney shall be effective as of October 21, 1992 and shall continue in full force and effect until revoked in writing by Owner.

ATTEST: Carole R. Parker
Carole R. Parker, Asst. Secretary



JHM Mortgage Securities L.P.
By: JHM Mortgage Capital Corporation, General Partner

C. Thomas Williamson III, President

STATE OF INDIANA S.S. NO. FILED FOR RECORD
MAR 1 12 58 PM '93
SARA F. ULLMANN
RECORDS SECTION

Signed, sealed and delivered in the presence of:

Karen Van Duyse
KAREN VAN DUYSSE
ANGELIQUE GRANDIZIO
COMMONWEALTH OF VIRGINIA) SS.:
COUNTY OF FAIRFAX)

60
STATE OF KANSAS }
COUNTY OF JOHNSON } SS
FILED FOR RECORD
93 FEB 23 P 3:26.1
SARA F. ULLMANN
REGISTER OF DEEDS

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that C. Thomas Williamson III and Carole R. Parker, the persons whose names are subscribed in the foregoing instrument are personally known to me to be President and Assistant Secretary, respectively, of JHM Mortgage Capital Corporation, a Delaware corporation and General partner of JHM Mortgage Securities L.P., and they duly appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument as their free and voluntary act, and being authorized to do so as the free and voluntary act of said corporation for the uses and purposes therein set forth and affixed the corporate seal thereto.

Given my hand and notarial seal this 10th day of December, 1992.

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

Lynda S. Taylor
Notary Public LYNDA S. TAYLOR

My commission expires: 6-30-94