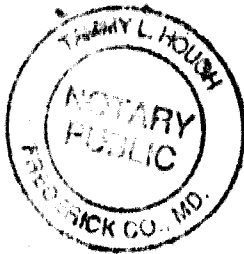


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**LIMITED POWER OF ATTORNEY SAM ORLICH
AUDITOR LAKE COUNTY**

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., as Trustee ("Bankers"), hereby constitutes and appoints FIRST NATIONWIDE MORTGAGE CORPORATION by and through its officers, designees, and attorneys-in-fact, each with power of substitution, as its true and lawful attorney-in-fact, (hereinafter referred to as "Servicer"), in its name, place and stead and for its benefit, each empowered to act either jointly or severally, in connection with residential mortgage loans serviced by Servicer on behalf of Bankers for the purposes of performing all acts and executing all documents in the name of Bankers necessary and incidental to servicing the said loans, including but not limited to:

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the Lake County Recorder.

- (1) Acceptance of all money due on it to be the due from borrowers, and collection of past due amounts; foreclosing delinquent loans; accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
- (2) Filing, 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 United States Code and otherwise complying with all federal or state laws and regulations, and endorsing to the order of Servicer any checks that are made payable to the order of Bankers;
- (3) 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, Servicer shall not be authorized to commence any proceedings other than foreclosure, bankruptcy and eviction without written consent of Bankers;
- (4) Selling, transferring or disposing of real property acquired through foreclosure or otherwise, and executing all contracts, agreements, deeds, assignments or other instruments necessary to effect such sale, transfer or disposition and receive proceeds checks made payable to the order of Bankers, assigning the right to any deficiency judgment, and/or deficiency claim or sale bid incidental to a foreclosure or defaulted loan;
- (5) Preparing, executing and delivering satisfactions, cancellations, discharges, lost note affidavits and indemnification agreements in connection therewith, full or partial releases of lien, and UCC continuation financing statements; entering into and executing assumption agreements; appointing substitute trustees;
- (6) 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;

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LAKE COUNTY
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- (7) Endorsing promissory notes from Bankers to Servicer, and executing assignments from Bankers to Servicer of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;
- (8) Any and all such other acts of any kind and nature whatsoever Servicer may find necessary to service said loans.

The undersigned gives said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned. This Limited Power of Attorney shall be effective as of March 1, 1995.

Document is NOT VALID
 This Document is the property of
 the Lake County Recorder!

ATTEST: Todd A. Andrew
 Name: TODD A. ANDREW
 Assistant Secretary
 (Corporate Seal)

BANKERS TRUST COMPANY OF CALIFORNIA,
 N.A., as Trustee

By: [Signature]
 Name: LEO G. ROOS
 Vice President

STATE OF CALIFORNIA
 COUNTY OF ORANGE



The foregoing instrument was acknowledged before me this 28 day of Feb, 1995, by LEO G. ROOS and Todd A. Andrew, Vice President and Assistant Secretary, respectively, of Bankers Trust Company of California, N.A., on behalf of the corporation. They are personally known to me.

[Signature]
 Name: _____
 Notary Public, State of California
 Commission No.: _____
 My Commission Expires: _____

