

AFTER RECORDING RETURN TO:
FIRST NATIONWIDE MORTGAGE
22-528-1020/GLADYS SHIPLEY
5280 CORPORATE DRIVE
FREDERICK, MD. 21701

Lake, IN

95067699

FILED FOR RECORD
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Frederick, MD

WHEREAS, the Resolution Trust Corporation, a corporation duly organized and existing under an act of Congress of the United States of America, acting in its capacity as Conservator for or Receiver of certain associations identified on Schedule 1 hereto ("RTC"), has sold to First Nationwide Mortgage Corporation ("Servicer") certain loans and related claims receivable and the servicing rights to certain loans on behalf of the associations identified on Schedule 1 hereto (the "Sale"); and

WHEREAS, pursuant to the sales agreements, Servicer will perform certain functions for and on behalf of RTC with respect to loans (the "Loans") that were serviced or subserviced by RTC and paid-off on or prior to the date of the Sale, and RTC desires to designate Servicer as its true and lawful attorney-in-fact, in its name, place, and stead, and in connection with, and for the purposes of performing all acts and executing all documents in the name of RTC necessary and incidental to performing such functions with respect to said Loans; and

WHEREAS, RTC in its capacity as servicer or subservicer of the Loans has been granted certain authorities by virtue of various powers of attorney to act on behalf of the entities identified on Schedule 2 hereto; said powers of attorney including the authority to perform the functions set forth in paragraphs 1 and 2 hereinbelow, as well as authorizing RTC to perform said functions through the use of designees or attorneys-in-fact.

NOW, THEREFORE, RTC (as defined herein) appoints Servicer, through its officers, designees and attorneys-in-fact, as RTC's true and lawful attorney-in-fact to act in its name, place and stead, or in the name, place and stead of the entities identified on Schedule 2 hereto, as applicable, and subject to the further provisions herein, grants Servicer the authority, subject to the limitations herein, and only insofar as the following acts are related to or are in connection with the Loans, as follows:

1. To prepare, execute and deliver, and otherwise cause to be effectuated, cancellations, discharges or full or partial releases of lien;
2. To prepare, execute, and deliver any and all documents, and to take any and all other such actions, as may be necessary and incidental to accomplish the foregoing.

HAT3

CL# 836 219750

Handwritten initials and date: 8-5-96

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RTC further grants to Servicer full power and authority to do and perform all acts necessary to carry into effect the powers granted by or under this limited power of attorney as fully as RTC 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 that which Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This Limited Power of Attorney (the "Power") shall be effective as of the date of execution hereof, and shall continue in full force and effect until the RTC's execution and delivery to the Servicer of an instrument revoking the authority hereby granted (the "Revocation").

Executed this 6 th day of April, 1995.

RESOLUTION TRUST CORPORATION as
CONSERVATOR for or RECEIVER of
the Associations listed on
Schedule 1 hereto



By: William W. Dudley
Name: William W. Dudley
Title: Vice President

Attest: Ralph W. Sloan
Name: Ralph W. Sloan
Title: Senior Counsel

E-7273

SCHEDULE 1
TO
LIMITED POWER OF ATTORNEY

| <u>Institution</u> | <u>RTC FIN #</u> |
|---|------------------|
| Standard Federal Savings Bank Gaithersburg, Maryland | 7979 |
| Standard Federal Savings Association Gaithersburg, Maryland | 7979 |
| Victoria Savings Association, F.S.A. San Antonio, Texas | 2100 |
| El Paso Federal Savings Association El Paso, Texas | 2107 |
| First Bankers Trust & Savings Association Midland, Texas | 7288 |
| Surety Federal Savings Association El Paso, Texas | 7319 |
| Southwestern Federal Savings El Paso, Texas | 7325 |
| Atascosa Federal Savings Bank Jourdanton, Texas | 7393 |
| City Savings & Loan Association San Antonio, Texas | 7425 |
| Andrews Savings & Loan Association, F.A. Andrews, Texas | 7427 |
| Freedom Savings & Loan Association, A Federal Savings & Loan Association Tampa, Florida | 6937 |
| Hill Financial Savings Association Red Hill, Pennsylvania | 6939 |
| Meridian Savings Association Arlington, Texas | 6962 |
| HeritageBanc Savings Association Duncanville, Texas | 6966 |
| Lincoln Federal Savings & Loan Association Miami, Florida | 7047 |

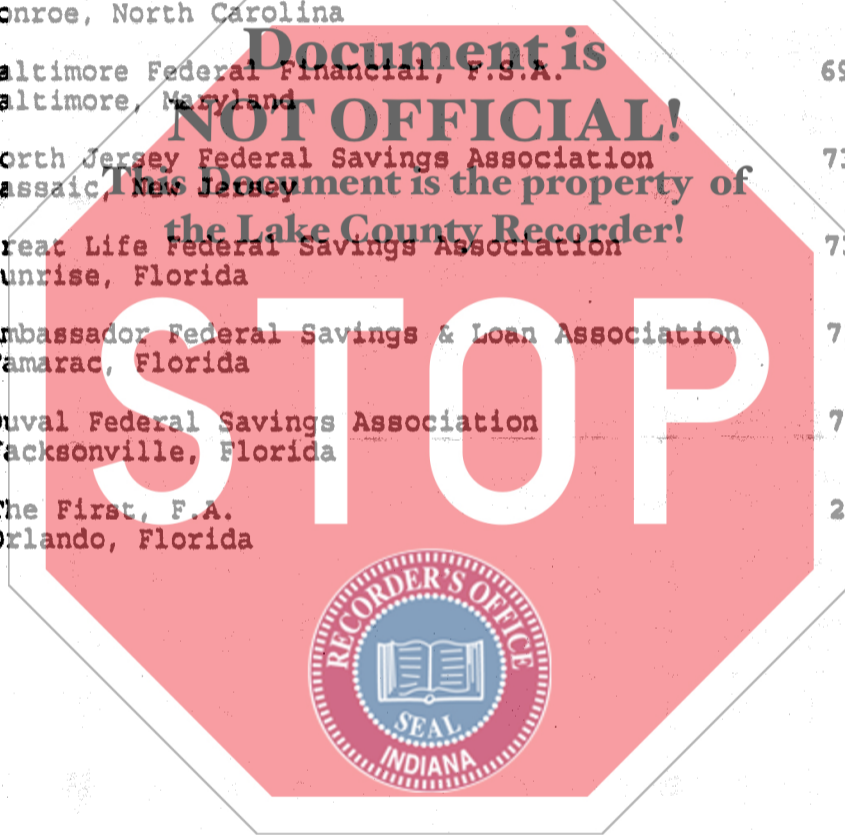
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| <u>Institution</u> | <u>RTC FIN #</u> |
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| Liberty Federal Savings & Loan Association New Port Rich, Florida | 6902 |
| First Federal Savings & Loan Association Largo, Florida | 7046 |
| First Federal Savings & Loan Association of the Florida Keys Key West, Florida | 6974 |
| United Savings Bank, F.S.B. Patterson, New Jersey | 7261 |
| General Federal Savings Bank Miami, Florida | 7268 |
| Heritage Federal Savings & Loan Association Monroe, North Carolina | 7180 |
| Baltimore Federal Financial, F.S.A. Baltimore, Maryland | 6963 |
| North Jersey Federal Savings Association Passaic, New Jersey | 7317 |
| Great Life Federal Savings Association Sunrise, Florida | 7333 |
| Ambassador Federal Savings & Loan Association Tamarac, Florida | 7328 |
| Duval Federal Savings Association Jacksonville, Florida | 7405 |
| The First, F.A. Orlando, Florida | 2132 |



5. JHM MORTGAGE SECURITIES L.P., McLean, Virginia, by Limited Power of Attorney effective as of April 1, 1994 to:

- (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.

6. MERRILL LYNCH CREDIT CORPORATION (formerly known as MERRILL LYNCH EQUITY MANAGEMENT, INC.), Jacksonville, Florida, by Limited Power of Attorney effective as of August 20, 1993 to:

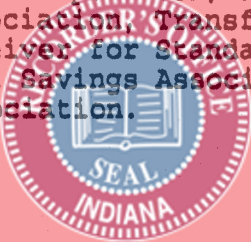
- (a) Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank and (b) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association.

7. MERRILL LYNCH MORTGAGE CAPITAL, INC., New York, New York by Limited Power of Attorney effective as of June 13, 1994 to:

- (a) Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (b) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, (c) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, Transferee of Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (d) Standard Federal Savings Association, and (e) Standard Federal Savings Association.

8. MORTGAGE INVESTMENT COMPANY OF EL PASO, TEXAS, El Paso, Texas by Limited Power of Attorney effective as of November 21, 1994 to Government National Mortgage Association and any designee duly appointed by GNMA, including, but not limited to:

- (a) Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (b) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, (c) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, Transferee of Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (d) Standard Federal Savings Association, and (e) Standard Federal Savings Association.



STATE OF MARYLAND,

FREDERICK COUNTY, to-wit:

I hereby certify that the foregoing is a true copy of the Original **Limited Power of Attorney** between **Resolution Trust Corporation and First Nationwide Mortgage Corporation.**

as Recorded in Liber 2100 Folio 0983 one of the Land Records of Frederick County, Maryland.

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This Document is the property of my name and affix the Seal of the Circuit Court for Frederick County, at Frederick,

Maryland, this 27th day of October A.D., 1995.

Charles C. Keller

Clerk of the Circuit Court for Frederick County, Maryland



BK2100FG0990

ACKNOWLEDGMENT

STATE OF GEORGIA

COUNTY OF FULTON

On this 6th day of April, 1995, before me, a Notary Public in and for the State of Georgia, personally appeared William M. Dudley and Ralph W. Sloan, to me personally known, who being by me first duly sworn did each depose that they are respectively Vice President, and Senior Counsel of the Atlanta Office of the Resolution Trust Corporation ("Corporation"), in whose name the foregoing Limited Power of Attorney has been executed and subscribed, who further said that the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due corporate authority, and the said William M. Dudley and Ralph W. Sloan acknowledged the said Limited Power of Attorney to be the free act and deed of the said Corporation.

Ernest J. MacKey
Notary Public

State of Georgia
County of Fulton, Georgia
My Commission Expires: _____

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Prepared by:

Allen W. Winkler, Esq.
100 Colony Square, Suite 2300
Atlanta, Georgia 30308
(404) 870-7528

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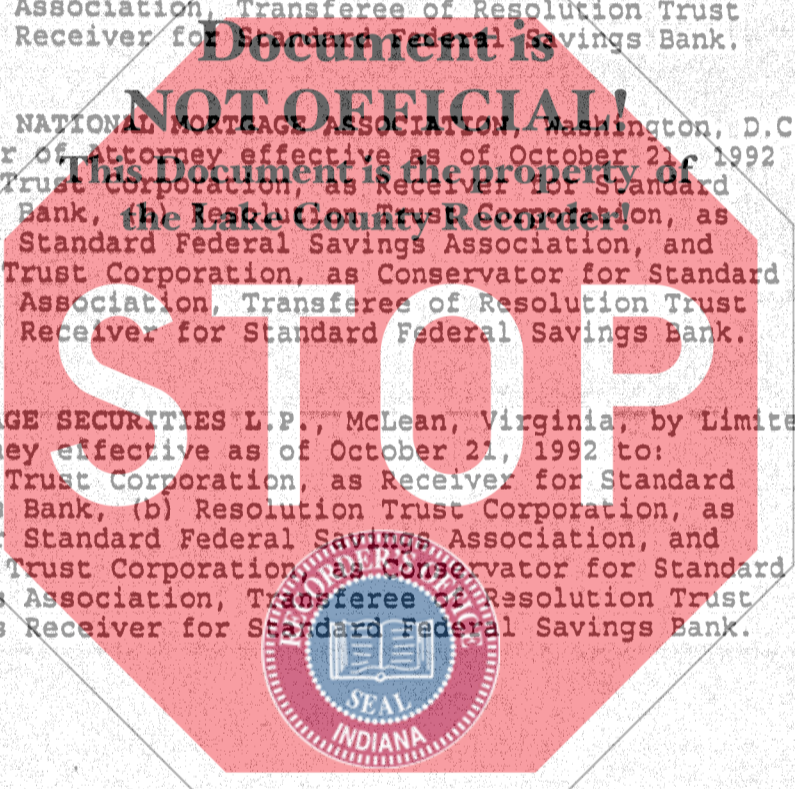
SCHEDULE 2
TO
LIMITED POWER OF ATTORNEY

1. BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE, Orange County, California, by Limited Power of Attorney effective as of December 10, 1993 to: (a) Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (b) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, (c) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, Transferee of Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, and (d) Standard Federal Savings Association.

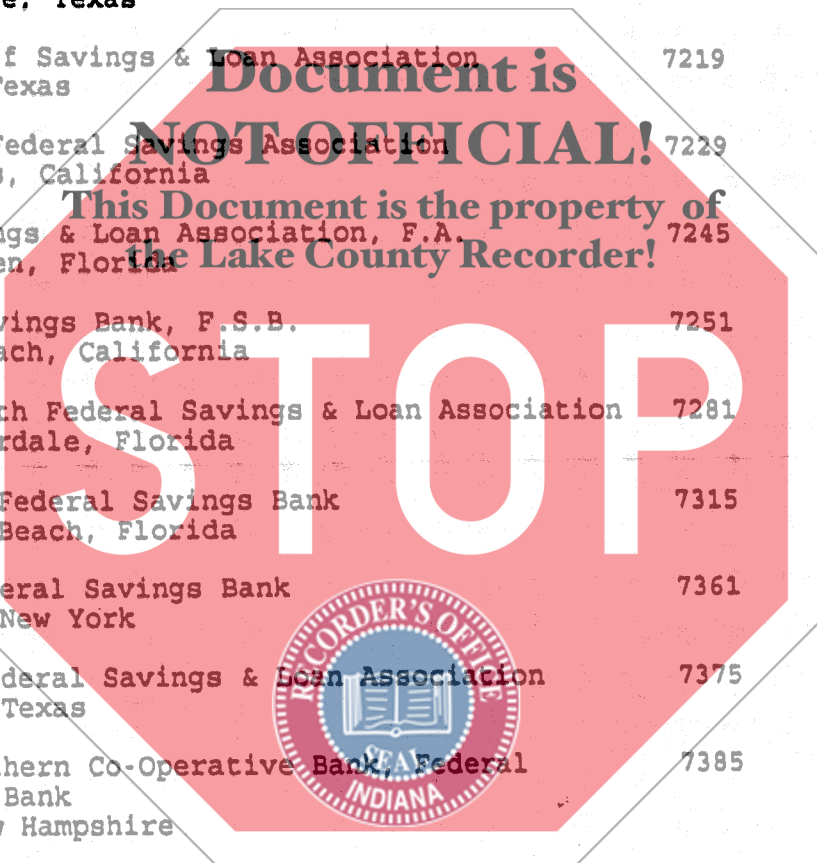
2. FEDERAL HOME LOAN MORTGAGE CORPORATION, Washington, D.C., by Limited Power of Attorney effective as of October 21, 1992 to: (a) Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank, (b) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, and (c) Resolution Trust Corporation, as Conservator for Standard Federal Savings Association, Transferee of Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank.

3. GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, Washington, D.C., by Limited Power of Attorney effective as of October 21, 1992 to: (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.

4. JHM MORTGAGE SECURITIES L.P., McLean, Virginia, by Limited Power of Attorney effective as of October 21, 1992 to: (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.



| <u>Institution</u> | <u>RTC FIN #</u> |
|---|------------------|
| Royal Palm Federal Savings & Loan Association West Palm Beach, Florida | 7048 |
| Texas Western Federal Savings Association Houston, Texas | 7136 |
| Meritbanc Savings Association Houston, Texas | 7173 |
| First Network Federal Savings Bank Los Angeles, California | 7177 |
| North Carolina Savings & Loan Association, F.A. Charlotte, North Carolina | 7179 |
| Savings of Texas Association Jacksonville, Texas | 7200 |
| Western Gulf Savings & Loan Association Bay City, Texas | 7219 |
| Southwest Federal Savings Association Los Angeles, California | 7229 |
| Haven Savings & Loan Association, F.A. Winter Haven, Florida | 7245 |
| Charter Savings Bank, F.S.B. Newport Beach, California | 7251 |
| Commonwealth Federal Savings & Loan Association Fort Lauderdale, Florida | 7281 |
| Investors Federal Savings Bank Deerfield Beach, Florida | 7315 |
| Ensign Federal Savings Bank New York, New York | 7361 |
| Hildago Federal Savings & Loan Association Edinburg, Texas | 7375 |
| First Northern Co-Operative Bank, Federal Savings Bank Keene, New Hampshire | 7385 |
| Florida Federal Savings, F.S.B. St. Petersburg, Florida | 7386 |



STATE OF MARYLAND,

FREDERICK COUNTY, to-wit:

I hereby certify that the foregoing is a true copy of the Original **Limited Power of Attorney** between **Resolution Trust Corporation** and **First Nationwide Mortgage Corporation**.

as Recorded in Liber 2100 Folio 0983 one of the Land Records
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the Testimony Whereof I hereto subscribe my name and affix the

Seal of the Circuit Court for Frederick County, at Frederick,

Maryland, this 27th day of October A.D., 1995.

STOP

Charles C. Keller

Clerk of the Circuit Court for Frederick County, Maryland

