

5

Prepared by:
Judy C. Stewart
Federal Deposit Insurance Corporation
1201 W. Peachtree Street, N.E.
Suite 1800
Atlanta, Georgia 30309-3415

After Recording Return to:
YOUNGBLOOD & YOUNGBLOOD, P.C.
600 Plaza of the Americas
600 N. Pearl Street
Dallas, Texas 75201

A001 7585 0000000 DEED TOTL 15.00
9879 9:42AM 4/03/96

LIMITED POWER OF ATTORNEY

WHEREAS, the Federal Deposit Insurance Corporation, a corporation duly organized and existing under an act of Congress of the United States of America, is the successor in interest to the Resolution Trust Corporation ("FDIC"); and

WHEREAS, The FDIC is acting in its capacity as Receiver for Standard Federal Savings Association; and

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 Receiver for Standard Federal Savings Association, successor in interest to the Resolution Trust Corporation as Receiver for Standard Federal Savings Bank, f/k/a Standard Federal Savings and Loan Association, f/k/a Standard Savings and Loan Association of Gaithersburg, was the owner of certain loan servicing rights (the "Servicing Rights") which were sold to First Nationwide Mortgage Corporation, a Delaware corporation ("FNMC"), effective March 1, 1995; and

WHEREAS, the FDIC desires to designate each of the individuals listed on Exhibit "A" (collectively, the "Contractors"), attached hereto and incorporated herein by reference as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit in connection with the Servicing Rights sold to FNMC, for the purposes of performing all acts and executing all documents in the name of the FDIC necessary or incidental to effectuate transfer of the Servicing Rights to FNMC.

NOW, THEREFORE, the FDIC appoints each individual listed on Exhibit "A" as the FDIC's true and lawful attorney-in-fact to act in its name, place and stead, and subject to the further provisions herein, grants each individual the authority, subject to the limitations herein, as follows:

1. To endorse promissory notes from FDIC to FNMC, and execute assignments from FDIC to FNMC of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;
2. To prepare, execute and deliver any and all documents necessary to accomplish the foregoing, including but not limited to assignments, endorsements, allonges, and lost note and other affidavits, and to take any and all such other acts of any kind and nature whatsoever as

A:SFPOA.7



TRUE AND CORRECT
COPY OF ORIGINAL
FILED IN DALLAS
COUNTY CLERK'S OFFICE

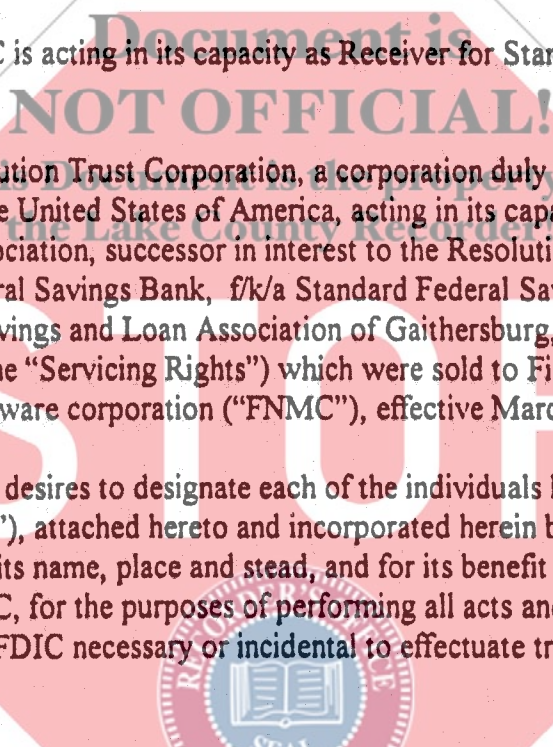
1700
V6
#070851
f/cos

96066 00554

96025030

96 APR 18 AM 9:01

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



Contractors may find necessary or appropriate to effectuate transfer of the Servicing Rights from FDIC to FNMC.

FDIC further grants to Contractors 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 FDIC 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.

This Limited Power of Attorney shall be effective January 1, 1996 and shall continue in effect through December 31, 1996, unless sooner revoked.

IN WITNESS WHEREOF, the FDIC by its duly authorized agent has caused these presents to be executed and subscribed in its name this 4 day of December, 1995.

Signed, sealed and delivered in the presence of:

FEDERAL DEPOSIT INSURANCE CORPORATION, as Receiver for Standard Federal Savings Association

Ann Lewis

By: David Steadman

Name: David Steadman
Title: Regional Manager (Operations)
Division of Depositor and Asset Services
Southeast Service Center

Pat Burgin

(CORPORATE SEAL)



ATTEST: Patti C. Fox

Name: Patti C. Fox
Title: Assistant Executive Secretary
(Operations)

Regina S. Rose

Bonnie Sue O'Neill

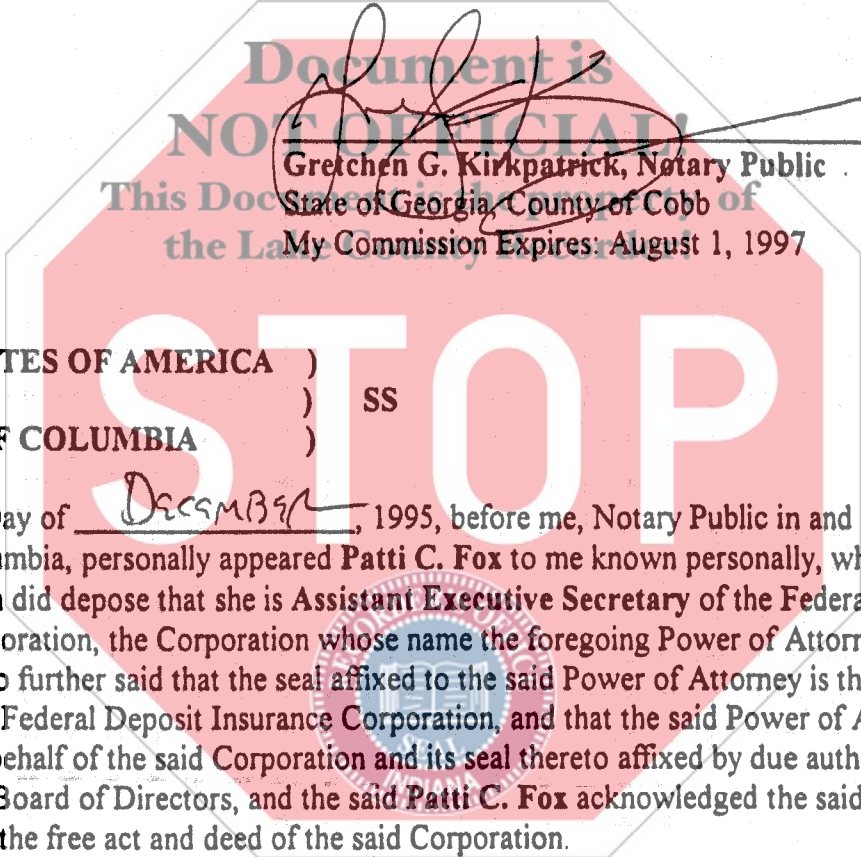


TRUE AND CORRECT
COPY OF ORIGINAL
FILED IN DALLAS
COUNTY CLERK'S OFFICE

STATE OF GEORGIA

COUNTY OF FULTON

On this 4th day of December, 1995, before me, a Notary Public in and for the State of Georgia, personally appeared David Steadman, to me personally known, who, being by me first duly sworn did depose that he is the Regional Manager (Operations), Southeast Service Center, Division of Depositor and Asset Services, of the Federal Deposit Insurance Corporation the Corporation, in whose name the foregoing Limited Power of Attorney has been executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said David Steadman acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Gretchen G. Kirkpatrick, Notary Public
State of Georgia, County of Cobb
My Commission Expires August 1, 1997

UNITED STATES OF AMERICA)

) SS

DISTRICT OF COLUMBIA)

On this 8th Day of December, 1995, before me, Notary Public in and for the District of Columbia, personally appeared Patti C. Fox to me known personally, who being by me first duly sworn did depose that she is Assistant Executive Secretary of the Federal Deposit Insurance Corporation, the Corporation whose name the foregoing Power of Attorney has been subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, and that the said Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and the said Patti C. Fox acknowledged the said Power of Attorney to be the free act and deed of the said Corporation.

Ann Yater

Notary Public, District of Columbia
United States of America

My commission expires: SEPTEMBER 14, 2000



TRUE AND CORRECT
COPY OF ORIGINAL
FILED IN DALLAS
COUNTY CLERK'S OFFICE

EXHIBIT "A"

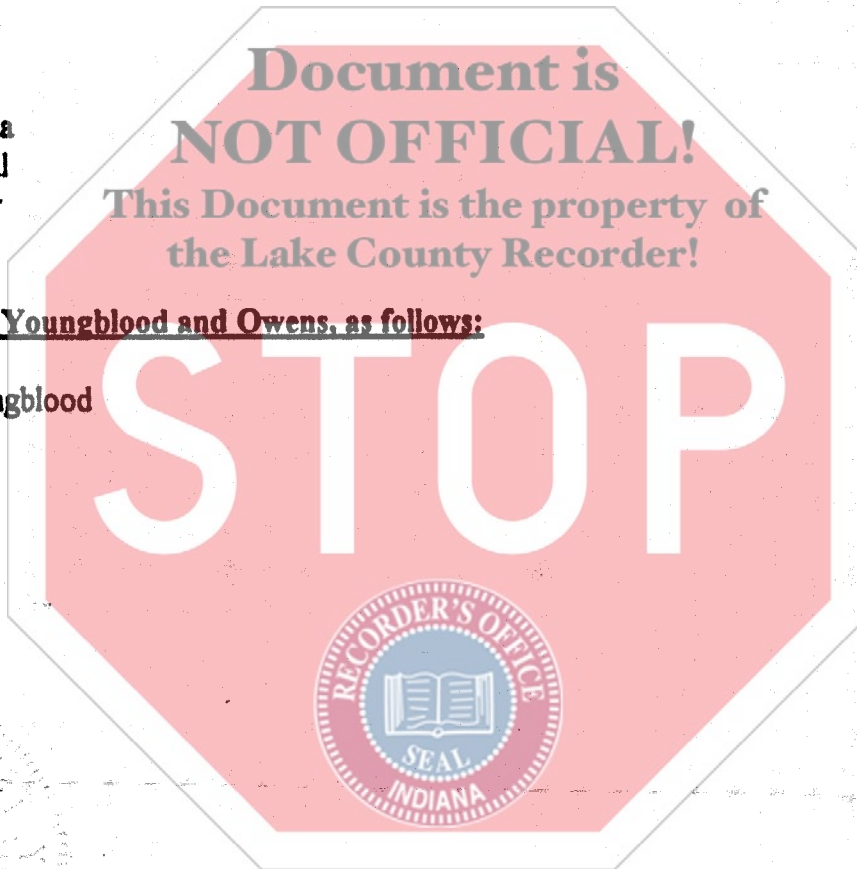
TO CONTRACTOR POWER OF ATTORNEY

Employees of DOCX, as follows:

Lorranie Brown
Connie Dietsch
Debra Groth
Ronald E. Meharg
Sharon Smith
Sheila Wilson
Joann Manche
Penny Holkema
Jackie Marshall
Toni Walchner

Employees of Youngblood and Owens, as follows:

Eldon L. Youngblood
M. C. McLain
Josie Nourai
Don Meyers



85500 99096

Any provision herein which restricts the sale, rental, or use of the described real property because of color or race is invalid and unenforceable under federal law.
STATE OF TEXAS COUNTY OF DALLAS
I hereby certify this instrument was filed on the date and time stamped hereon by me and was duly recorded in the volume and page of the named records of Dallas County, Texas as stamped hereon by me.

APR 3 1996

Document is
NOT OFFICIAL!

Earl Bullock
COUNTY CLERK, Dallas County, Texas

This Document is the property of
the Lake County Recorder!

STOP



TRUE AND CORRECT
COPY OF ORIGINAL
FILED IN DALLAS
COUNTY CLERK'S OFFICE

FILED
96 APR -3 AM 9:42
EARL BULLOCK
COUNTY CLERK
DALLAS COUNTY



THE STATE OF TEXAS)
COUNTY OF DALLAS)

I hereby certify that the above and foregoing is a full true, and correct photographic copy of the original record now in my lawful custody and possession, filed on the date stamped thereon and be the same is recorded in the Recorder's Records in my office under the volume and page stamped thereon. I hereby certify on

APR 3 1996

Earl Bullock
COUNTY CLERK DALLAS COUNTY, TEXAS



E. Clever
Deputy