



IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on April 16, 1998

FEDERAL NATIONAL MORTGAGE ASSOCIATION

BY AND THROUGH ITS ATTORNEY-IN-FACT  
FIRST NATIONWIDE MORTGAGE CORPORATION



By and through a Power of Attorney recorded on August 26, 1996 in DOC# 96056837

**NOT OFFICIAL!**

This Document is the property of the Frederick County Recorder!

Vickey Toms  
VICKEY TOMS  
WITNESS  
Melissa McNeill  
MELISSA MCNEILL  
WITNESS

By: Lori J. Hurndon  
LORI J. HURNDON  
REAL ESTATE OFFICER  
Rita L. Jackson  
RITA L. JACKSON  
ASSISTANT SECRETARY

STATE OF MARYLAND )  
COUNTY OF FREDERICK )



On this April 16, 1998 before me, the undersigned, a Notary Public in said State, personally appeared LORI J. HURNDON and RITA L. JACKSON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as REAL ESTATE OFFICER and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.

Jane Eyle  
JANE EYLER, NOTARY PUBLIC  
COMMISSION EXPIRES: November 14, 2001