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**AFFIDAVIT BY
ATTORNEY IN FACT**

2000 068977

STATE OF TEXAS

§
§

COUNTY OF DALLAS

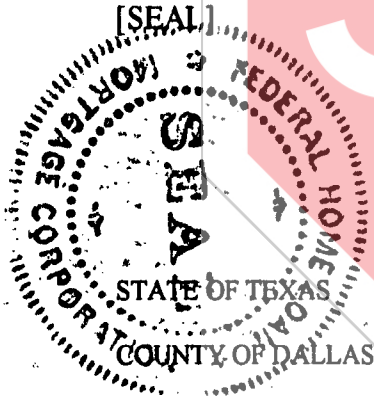
§

Ronald K. Briggs, Assistant Treasurer of Federal Home Loan Mortgage Corporation, being duly sworn on oath says:

1. Affiant is an Assistant Treasurer of the Attorney-in-Fact named in that certain Limited Power of Attorney dated August 4th, 1999, executed by Shelley Savoy Simmons, Vice President, of United Companies Lending Corporation, a corporation organized and existing in the State of Louisiana to Federal Home Loan Mortgage Corporation, a corporation, a corporation organized and existing under the laws of the United States of America, with its principal place of business located at 8081 Royal Ridge Parkway, Suite 250, Irving, Texas 75063. Said Power of Attorney, attached hereto and made a part hereof for all purposes and being hereby deemed to be a true and certified copy of the original.
2. Affiant does not have actual knowledge and has not received actual notice of the revocation or termination of the Power of Attorney by Grantor's, or notice of any facts indicating the same.

STATE OF INDIANA
LAKE COUNTY
FILED
SEP 21 2000

[SEAL]



Federal Home Loan Mortgage Corporation

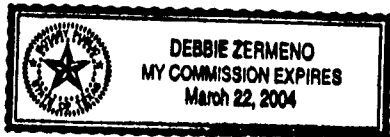
Ronald K. Briggs

Ronald K. Briggs
Assistant Treasurer



Subscribed and sworn to before me this the 15 day of September, 2000, by
Ronald K. Briggs, Assistant Treasurer of Federal Home Loan Mortgage Corporation.

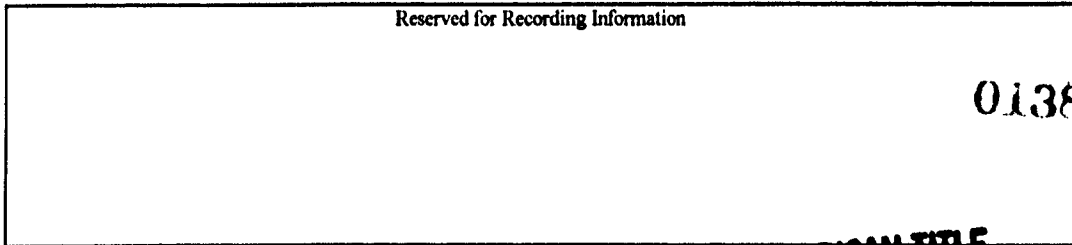
SEP 21 2000



Debbie Zermeno

Notary Public
State of Texas

Reserved for Recording Information



01382

F31899A

HOLD FOR FIRST AMERICAN TITLE

For
12-13

25x10

LIMITED POWER OF ATTORNEY

KNOWN ALL PEOPLE BY THESE PRESENTS: That United Companies Lending Corporation, a Louisiana Corporation with its principal place of Business at 8549 United Plaza Boulevard, Baton Rouge, Louisiana, 70809 acting herein through its duly authorized undersigned officer, does hereby make and appoint the Federal Home Loan Mortgage Corporation, a corporation organized and existing under the laws of the United States of America, with its principal place of business located at 8081 Royal Ridge Parkway, Suite 250, Irving, TX 75063 to be its true and lawful attorney in fact. The limited and special power of attorney granted hereby shall be limited to the matters described below:

To execute and deliver, in the name of United Companies Lending Corporation as its agent and attorney in fact, any and all listing agreements, purchase agreements, instruments of sale, deeds, transfer, conveyance or other documents necessary to effectuate its responsibilities and obligations pursuant to the REO Disposition Agreement executed by and between United Companies Lending Corporation and the Federal Home Loan Mortgage Corporation, HomeSteps Asset Services on July 6, 1999.

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney this 4th day of August, 1999.

WITNESSES:

United Companies Lending Corporation


Printed Name: Rhonda Satterwhite


Printed Name: Shelley Savoy Simmons
Title: Vice President


Printed Name: Kay Bice

STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

BE IT KNOWN, that on the 4th day of August, 1999, personally came and appeared Shelley Savoy Simmons, acting in his/her official capacity as Vice President of United Companies Lending Corporation, and who was to me personally known, and known to me to be the same person described in, and who executed, the within power of attorney, and he/she acknowledges the within power of attorney to be an official corporate act authorized by said United Companies Lending Corporation, to be its act and deed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed by seal of office the day and year last above written.


Notary Public

Patrice Staton, Notary Public, duly commissioned and qualified in and for the parish of East Baton Rouge, State of Louisiana. My commission is for life.

Document Not Prepared By Notary
Notary ONLY Witnessed Signatures.