

AFTER RECORDING RETURN ORIGINAL TO:

HomeSteps Asset Services
Attn: Alicia Scott
5000 Plano Parkway
Carrollton, Texas 75010

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 048079 AFFIDAVIT BY AM 11:40
MAY 23 2002

ATTORNEY IN FACT
MORRIS W. CARTER
RECORDER

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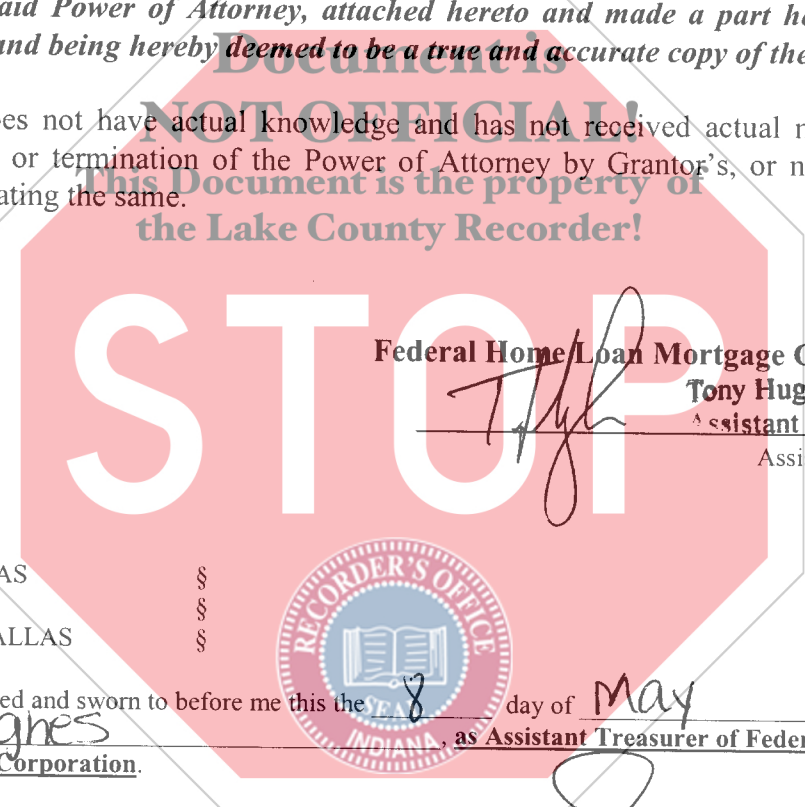
STATE OF TEXAS §

COUNTY OF DALLAS §

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727 S Clinton St
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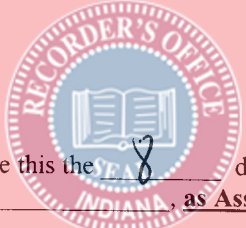
The undersigned, as Assistant Treasurer of Federal Home Loan Mortgage Corporation, being duly sworn on oath says:

1. Affiant is an Assistant Treasurer of the Attorney-in-Fact named in that certain Special Power of Attorney dated March 31st, 2000, executed by James Palmer, 1st Vice President, of Commercial Federal Bank, a Federal Savings Bank, a corporation organized and existing in the State of Nebraska to Federal Home Loan Mortgage Corporation, a corporation organized and existing under the laws of the United States of America, having an office located at 5000 Plano Parkway, Carrollton, Texas 75010. *Said Power of Attorney, attached hereto and made a part hereof for all purposes and being hereby deemed to be a true and accurate 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.



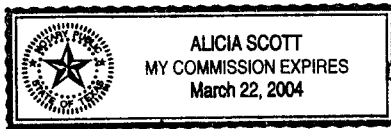
Federal Home Loan Mortgage Corporation
 Tony Hughes
 Assistant Treasurer
 Assistant Treasurer

STATE OF TEXAS §
COUNTY OF DALLAS §



Subscribed and sworn to before me this the 8 day of May, 2002, by Tony Hughes, as Assistant Treasurer of Federal Home Loan Mortgage Corporation.

Alicia Scott



Notary Public
State of Texas

ULY ENTERED FOR TAX PURPOSES
FINAL ACCEPTANCE FOR TRANSFER

MAY 23 2002

Reserved for Recording Information

CR 3150

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n.H

EXHIBIT A

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, COMMERCIAL FEDERAL BANK, a Federal Savings Banks ("Commercial Federal"), a corporation organized and existing under the laws of Nebraska, with its principal office located at 10845 Harney Street, Omaha, Nebraska 68154 does hereby make, approve and appoint the FEDERAL HOME LOAN MORTGAGE CORPORATION, a corporation organized and existing under the laws of the United States, with an office located at 8081 Royal Ridge Parkway, Suite 250, Irving, Texas 75063, its agent and attorney in fact, with full power and authority to act for it and on its behalf in the management and disposition of real estate owned (REO) held by Commercial Federal on the following terms and conditions:

1. Said attorney in fact shall be authorized to do and perform, on behalf of Commercial Federal and in its place and stead, and with equal validity, any and all lawful acts, matters and things whatsoever requisite, necessary, proper or convenient to be done, as fully, to all intents and purposes, as Commercial Federal might or could do itself, with respect to such management and disposition of such REO, all in accordance with the Property Management and Disposition Agreement dated June 3, 1998. Commercial Federal hereby authorizes and empowers the said attorney in fact to contract for the provision of any maintenance, repairs or improvements to such REO, to pay any expenses connected with such REO, and to negotiate such terms of disposition as it shall deem satisfactory, and for Commercial Federal and in its name to make, sign, execute, acknowledge and deliver any and all contracts of sale, deeds, or any other agreements or documents in connection therewith,

2. This Special Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by Commercial Federal.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 31 day of March, 2000.

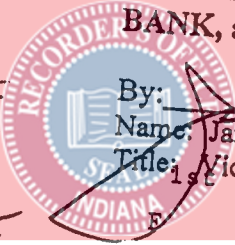
ATTEST:

By: Kathy L. Anderson
Name: Kathy L. Anderson
Title: Assistant Secretary

By: Pamela S. Anderson
Name: Pamela S. Anderson
Title: Vice President

COMMERCIAL FEDERAL BANK, a Federal Savings Bank

By: James Palmer
Name: James Palmer
Title: 1st Vice President

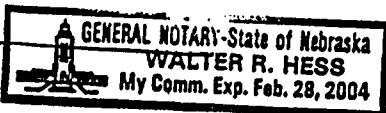


STATE OF Nebraska)
COUNTY OF Douglas)SS:

On this 31 day of March, 2000, before me, a Notary Public of the State of Nebraska, personally appeared James Palmer, Sr. Vice President and Pamela S. Anderson known to me to be the persons whose names are subscribed to the within Special Power of Attorney and to be the Vice President, Assistant Secretary and Sr. Vice President, respectively, of the said Commercial Federal Mortgage Corporation, and acknowledged that they executed same on behalf of the corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires:



Walter R. Hess