

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

BOOK

69 PAGE 662

Desoto, MS

STATE REC. - DESOTO CO.

SEP 21 11 26 AM '95

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W.E. DAVIS CH. CLK.  
By G. Starkey c

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Mailed To: Grantee

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LIMITED POWER OF ATTORNEY

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.

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 M. Dudley  
Name: William M. Dudley  
Title: Vice President

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

BK2100PG0985

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

<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

<u>Institution</u>	<u>RTC FIN #</u>
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

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. **JEM 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.

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.

**ACKNOWLEDGMENT**

**STATE OF GEORGIA**

**COUNTY OF FULTON**

On this 6<sup>th</sup> 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.



Notary Public  
State of Georgia  
County of Fulton, Georgia  
My Commission Expires December 6, 1996  
My Commission expires: \_\_\_\_\_

Prepared by: Allen W. Winkler, Esq.  
100 Colony Square, Suite 2300  
Atlanta, Georgia 30361  
(404) 870-7528

RECORDING FEE 20.00  
TOTAL 22.00  
Res# FR21 Rec# 4 1210  
CCK NLG 517 4 1995  
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STATE OF MARYLAND,

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FREDERICK COUNTY, to-wit:

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

as Recorded in **Liber 2100 Folio 983** one of the **Land** Records of Frederick County, Maryland.



In Testimony Whereof, I hereto subscribe my name and affix the Seal of the Circuit Court for Frederick County, at Frederick, Maryland, this 18th day of September A.D., 1995.

*Charles O. Keller*

\_\_\_\_\_  
Clerk of the Circuit Court for Frederick County, Maryland