

- 6. The execution of agreements consenting to the assumption of a mortgage or deed of trust including agreements to release the original or prior borrower from liability.

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the Attorney-in-Fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

WITNESS:

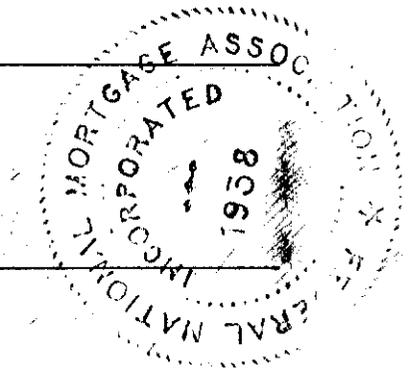
FEDERAL NATIONAL MORTGAGE ASSOCIATION

Joyen R. Bilog
 Joyen R. Bilog

Joe Silva
 Joe Silva, Assistant Vice President

Belinda Carter
 Belinda Carter

Trudee Ho
 Trudee Ho, Assistant Secretary



State of California

County of Los Angeles

On August 20, 1996 before me E. Joyce Somera personally appeared Joe Silva personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature E. Joyce Somera

