

LIMITED POWER OF ATTORNEY

FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at Two Galleria Tower, 13455 Noel Road, Suite 600, Dallas, Texas, constitutes and appoints

(FIRST COMMERCIAL MORTGAGE COMPANY)

its true and lawful Attorney, and in its name, place, and stead and for its use and benefits, to execute and acknowledge all documents customarily and reasonably necessary and appropriate for (I) the Declaration of Substitution of Trustee(s); (II) removal of Trustee and Appointment of Substitute Trustee; (III) the modification of a mortgage or deed of trust owned by the undersigned and serviced for the undersigned as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed, or by virtue of endorsement of notes secured by such mortgage or deed of trust; (IV) the conveyance by special and/or general warranty deed and/or Cash Sale of properties to the Federal Housing Administration and/or the Secretary of the Department of Housing and Urban Development, the Veterans' Administration and/or the Secretary of the Veterans' Administration, or the mortgage insurer by naming as grantee such entity or any specific office or office holder in the form required by any one of the foregoing; (V) the release of mortgages and deeds of trust upon payment and discharge of all sums secured thereby, owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of notes secured by such mortgage or deed of trust; (VI) approve and execute partial releases; (VII) approve and execute on behalf of said attorney-in-fact amendments and changes to declarations, covenants, conditions and restrictions for subdivisions, condominiums and PUDs; and (VIII) assignment of mortgages or deeds of trust to the Federal Housing Administration and/or the Secretary of the Department of Housing and Urban Development, the Veterans' Administration, and/or the Secretary of the Veterans' Administration.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming 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.

November 1, 1995  
Date Executed

FEDERAL NATIONAL MORTGAGE ASSOCIATION

*M. Pelzel*  
M. Pelzel Vice President

ATTEST:

*Wanda McKinley*  
Wanda McKinley, Asst. Secretary

ACKNOWLEDGEMENT:

STATE OF TEXAS )  
COUNTY OF DALLAS)

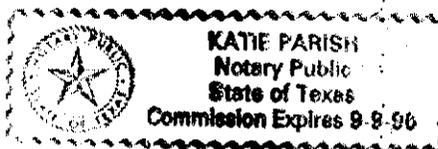
Before me, the undersigned authority, on this day appeared M. Pelzel, Vice President of Federal National Mortgage Association, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purpose and consideration therein expressed, in the capacity therein stated, and as the act of said corporation.

Given under my hand and seal of office on this November 1, 1995.

This document prepared by Regional Counsel:  
Federal National Mortgage Association  
P. O. Box 650043  
Dallas, TX 75265-0043

*Katie Parish*  
Katie Parish, Notary Public  
in and for the State of Texas

When recorded, return to:  
Ms. Ellen Ford  
First Commerical Mortgage Company  
400 W. Capitol 9th Floor  
Little Rock, AR 72201



STATE MS. - DESOTO CO.

JUN 2 3 51 PM '97

BK 74 PG 505  
W.E. DAVIS CH. CLK.