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P
RECORDING REQUESTED BY:

BOOK

74 PAGE 747

97-035132

Rec Fee	13.00
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AND WHEN RECORDED MAIL TO:

RICHARDSON
CONSULTING GROUP, INC.
505 A SAN MARIN DR., SUITE 110
NOVATO, CA 94945
(415) 898-7200

Recorded
Official Records
County of
MARIN
JOAN C THAYER
Recorder
12:35pm 2-Jul-97

XX 3

THIS SPACE FOR RECORDER'S USE ONLY

TITLE: LIMITED POWER OF ATTORNEY

mlb STATE HS. - DESOTO CO.
FILED

JUL 14 1 32 PM '97

BK 74 PG 747
W.E. DAVIS CH. CLK.

THIS IS CERTIFIED TO BE A TRUE COPY OF THE RECORDS
OF THE MARIN COUNTY RECORDER

BY *M. Mansfield* DEPUTY
DATE ISSUED JUL 13 1997

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(Additional recording fee applies)

LIMITED POWER OF ATTORNEY

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT (hereinafter called "HUD"),
ACTING BY AND THROUGH ITS AUTHORIZED AGENT hereby appoints:

David A. Holt	Donald St. John
Arthur J. Castner	Theresa Bratcher
Scott Barnes	Brian Hochella
Melinda Jager	Ed Alonzo
Donna Herche	S. Christopher Jones
Valerie Hastings	Jan Carter
Cathy Frumentti	Joseph Laigaie
Edward Stone	Trini Donato
Mason Stafford	

severally, as its true and lawful attorneys-in-fact to act in the name, place and stead of HUD, for the purposes set forth below. This limited power of attorney is given pursuant to a certain Loan Sale Agreement by and between HUD and Ocwen Federal Bank FSB dated the 28th day of January, 1997, to which reference is made for the definition of all capitalized terms herein. The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver the Deed of Trust/Mortgage Note Endorsements, on behalf of HUD, with respect to the Mortgage Notes for all of the Mortgage Loans, provided that the form of each such Endorsement shall be substantially as set forth in Exhibit "E" to the Loan Sale Agreement, appropriately completed;
2. To execute, acknowledge, seal and deliver, on behalf of HUD, the Assignments and Lost Note Affidavits with respect to any Mortgage Notes which have been lost or are otherwise unavailable, as provided for in the Loan Sale Agreement, provided that such Assignments and Lost Note Affidavits shall be substantially in the form of Exhibit "A" to the Loan Sale Agreement, appropriately completed;
3. To execute, acknowledge, seal and deliver the Assignment of Mortgage and Other Collateral Loan Documents with respect to all of the Mortgage Loans, provided that the form of such Assignment shall be substantially in the form of Exhibit "B" to the Loan Sale Agreement, modified in accordance with applicable law and appropriately completed.
4. To execute and mail to the Taxing Authorities, the Taxing Authority Notifications, in the form of Exhibit "G" to the Loan Sale Agreement, appropriately completed.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.



The rights, powers, and authority of the attorneys-in-fact granted in this instrument shall commence and be in full force and effective on FEBRUARY 20, 1997, and such rights, powers and authority shall remain in full force and effect until 11:59 p.m., Washington, D.C. time, on November 15, 1997.

Dated: 5

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

William C. Ingleton
(Authorized Agent)

Witnesses:

Thomas Miles
Name:

William C. Ingleton

James Arventuro
Name:

Acknowledgment

Washington,)
District of Columbia)

BEFORE ME, Roslyn G. Morgan, a Notary Public in and for the jurisdiction aforesaid, on this 15 day of April, 1997, personally appeared William C. Ingleton who is personally well known to me (or sufficiently proven) to be an authorized agent of the Secretary of the Department of Housing and Urban Development and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as an authorized agent of the Secretary of the Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 15 day of April, 1997.

Roslyn G. Morgan
Notary Public

My Commission expires: 8/14/2000

