

P Book 85 Pg 146

STATE MS. - DESOTO CO.
FILED

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BK 85 146
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STATE OF KANSAS, COUNTY OF ALLEN:

I, JACQUELINE WEBB, REGISTER OF DEEDS IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THIS TO BE A TRUE COPY OF THE ORIGINAL INSTRUMENT AS RECORDED IN BOOK 138, PAGE 517 IN MY OFFICE.

WITNESS MY HAND AND OFFICIAL SEAL THIS 22ND DAY OF OCTOBER, 1999.

Jacqueline Webb REGISTER OF DEEDS

AFTER RECORDING RETURN TO:
FIRST NATIONWIDE MORTGAGE
MC # 1020 MELISSA McNEILL
5280 CORPORATE DRIVE
FREDERICK MARYLAND 21703

Desoto Co, MS
LIMITED POWER OF ATTORNEY

11-5
STATE OF KANSAS, COUNTY OF ALLEN) SS
FILED FOR RECORD THIS 1 DAY OF MARCH A.D.
1999 AT 11:45 O'CLOCK AM AND DULY RECORDED IN
BOOK 138 OF MISC. PAGE 517

JACQUELINE WEBB
FEE \$ 24.00 REGISTER OF DEEDS
BY *Cara Lee Barksdoll* DEPUTY

WHEREAS, the Federal Deposit Insurance Corporation, a corporation duly organized and existing under an act of Congress of the United States of America, is the successor in interest to the Resolution Trust Corporation ("FDIC"); and

WHEREAS, the FDIC is acting in its capacity as Receiver for certain failed financial institutions identified on Exhibit "A" hereto; and

WHEREAS, FDIC, 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 Exhibit "A" hereto (the "Sale"); and

WHEREAS, pursuant to the sales agreements, Servicer will perform certain functions for and on behalf of FDIC 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 FDIC 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 FDIC necessary and incidental to performing such functions with respect to said Loans; and

WHEREAS, the FDIC 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 Exhibit "B" hereto; said powers of attorney including the authority to perform the functions set forth in paragraphs 1 and 2 hereinbelow as well as authorizing the FDIC to perform said functions through the use of designees or attorneys-in-fact.

NOW, THEREFORE, the FDIC appoints certain individual employees of Servicer, as specifically set forth in Exhibit "C" hereto as its attorneys-in-fact, as FDIC'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 Exhibit "B" hereto, as applicable, and subject to the further provisions herein, grants certain individual employees of 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.

FDIC further grants to certain employees of Servicer (see Exhibit "C") 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 the FDIC 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.

This Limited Power of Attorney shall be effective January 1, 1999 and shall continue in effect through December 31, 2000, unless otherwise terminated by any official of the FDIC authorized to do so by the Board of Directors. At such time this Power of Attorney will be automatically Revoked.

IN WITNESS WHEREOF, the FDIC by its duly authorized has caused these presents to be executed and subscribed in its name this 11th day of ~~January~~, 1999.
February

FEDERAL DEPOSIT INSURANCE CORPORATION

By: [Signature]
Name: James V. Forrestal
Title: Associate Director/Dallas Field Operations Branch

(CORPORATE SEAL)
066240

ATTEST: [Signature]
Name: VALERIE J. BEST
Title: ASSISTANT EXECUTIVE SECRETARY

Signed, sealed and delivered in the presence of:

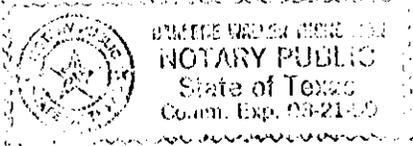
[Signature]
Witness Bonnie Sue O'Neill

[Signature]
Witness Mary D Savoy

STATE OF TEXAS

COUNTY OF DALLAS

On this 11th day of February, 1999, before me, a Notary Public in and for the State of Texas appeared James V. Forrestal, to me personally known, who, being by me first duly sworn did depose that he is the Associate Director/Dallas Field Operations Branch of the Federal Deposit Insurance Corporation (the "Corporation"), in whose name the foregoing Limited Power of Attorney was executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said James V. Forrestal acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Ardene Waller Nicolson
Notary Public
State of Texas
My Commission expires: 3/21/99

UNITED STATES OF AMERICA

DISTRICT OF COLUMBIA

On this 12 day of February, 1999, before me, Notary Public in and for the District of Columbia, personally appeared Valerie J. Best, to me known personally, who being by me first duly sworn did depose that he/she is Assistant Executive Secretary, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Power of Attorney has been subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, and that the said Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and the said Valerie J. Best, acknowledge the said Power of Attorney to be the free act and deed of the said Corporation.

Meredolyn F. Alston
Notary Public, District of Columbia
United States of America
My commission expires: SEPTEMBER 11, 2000

EXHIBIT "A"
TO
LIMITED POWER OF ATTORNEY

Institution

Standard Federal Savings Bank
Gaithersburg, Maryland

Standard Federal Savings Association
Gaithersburg, Maryland

Victoria Savings Association, F.S.A.
San Antonio, Texas

El Paso Federal Savings Association
El Paso, Texas

First Bankers Trust & Savings Association
Midland, Texas

Surety Federal Savings Association
El Paso, Texas

Southwestern Federal Savings
El Paso, Texas

Atascosa Federal Savings Bank
Jourdanton, Texas

City Savings & Loan Association
San Antonio, Texas

Andrews Savings & Loan Association, F.A.
Andrews, Texas

Freedom Savings & Loan Association
A Federal Savings & Loan Association
Tampa, Florida

Institution (CONTINUED)

Hill Financial Savings Association
Red Hill, Pennsylvania

Meridian Savings Association
Arlington, Texas

HeritageBanc Savings Association
Duncanville, Texas

Lincoln Federal Savings & Loan Association
Miami, Florida

Royal Palm Federal Savings & Loan Association
West Palm Beach, Florida

Texas Western Federal Savings Association
Houston, Texas

Meritbanc Savings Association
Houston, Texas

First Network Federal Savings Bank
Los Angeles, California

North Carolina Savings & Loan Association, P.A.
Charlotte, North Carolina

Savings of Texas Association
Jacksonville, Texas

Western Gulf Savings & Loan Association
Bay City, Texas

Southwest Federal Savings Association
Los Angeles, California

Haven Savings & Loan Association, F.A.
Winter Haven, Florida

Charter Savings Bank, F.S.B.
Newport Beach, California

Institution (CONTINUED)

Commonwealth Federal Savings & Loan Association
Fort Lauderdale, Florida

Investors Federal Savings Bank
Deerfield Beach, Florida

Ensign Federal Savings Bank
New York, New York

Hildago Federal Savings & Loan Association
Edinburg, Texas

First Northern Co-Operative Bank, Federal Savings Bank
Keene, New Hampshire

Florida Federal Savings, F.S.B.
St. Petersburg, Florida

Liberty Federal Savings & Loan Association
New Port Rich, Florida

First Federal Savings & Loan Association
Largo, Florida

First Federal Savings & Loan Association of the Florida Keys
Key West, Florida

United Savings Bank, F.S.B.
Patterson, New Jersey

General Federal Savings Bank
Miami, Florida

Heritage Federal Savings & Loan Association
Monroe, North Carolina

Baltimore Federal Financial, F.S.A.
Baltimore, Maryland

North Jersey Federal Savings Association
Passaic, New Jersey

Institution (CONTINUED)

Great Life Federal Savings Association
Sunrise, Florida

Ambassador Federal Savings & Loan Association
Tamarac, Florida

Duval Federal Savings Association
Jacksonville, Florida

The First, F.A.
Orlando, Florida

Amigo Federal Savings and Loan Association
Brownsville, Texas

Guadalupe Savings and Loan Association, F.A.
Kerrville, Texas

Hearne Building and Loan Association, F.A.
Hearne, Texas

North American Federal Savings Association
San Antonio, Texas

Park Cities Savings Association
Dallas, Texas

EXHIBIT "B"
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. **JHM 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 Bank, 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: (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 Bank, and (e) Standard Federal Savings Association.**

EXHIBIT "C"
TO
LIMITED POWER OF ATTORNEY

First Nationwide Mortgage Corporation Employees:

Barbara Boxwell
Kenneth A. Klima, Jr.
Patricia A. Lewis
J. Phillip McAlevy
Wendy Rzepkowski

Wendy