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GMAC Mortgage Corporation 3451 Hammond Avenue Post Office Box 780 Waterloo, Iowa 50704-0780

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 510 Walnut Street, Philadelphia, Pennsylvania, 19106, constitutes and appoints

GMAC MORTGAGE CORP. OF IOWA

its true and lawful Attorney, and in its name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for (i) the appointment of a successor or substitute trustee(s) servicing under a deed of trust for any reason in accordance with state law and the deed of trust, and (ii) the partial release, modification, discharge, extension, subordination, foreclosure, liquidation, satisfaction or full release of a mortgage, deed of trust or deed to secure debt (hereinafter referred to as "mortgage) including cancellation of the VA guaranty certificate, if any, and (iii) the conveyance of property acquired through foreclosure sale including endorsement of the note and the conveyance of the property pursuant to a default and exercise of power in a mortgage, and (iv) the sale, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development of the sale, conveyance or assignment of mortgage and note to Development or the sale, conveyance or assignment of mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract.

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 that all 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 of 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all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

IN WITNESS WHEREOF the undersigned Federal National Mortgage Association has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 30th day ofSeptember

FEDERAL NATIONAL MORTGAGE ASSOCIATION

BY: ELLEN M. LAFFERTY

N 0 ASSISTANT REGIONAL VICE PRESIDENT

ATTEST:

Charloth Mare

CHARLOTTE MAZEIKA ASSISTANT SECRETARY (CORPORATE SEAL)

COMMONWEALTH OF PENNSYLVANIA)

COUNTY OF PHILADELPHIA

SS.

On the 30th of September ,1992 , before me personally came llen M. Lafferty , to me known, who, being by me duly sworn, did depose and say the she resides at 917 Edgemore Road, Phila., PA , that she is the Assistant Regional Vice President of FEDERAL NATIONAL MORTGAGE ASSOCIATION, the corporation described in and which executed the foregoing instrument; that she knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporation; and that she signed her thereto by like order. REQUESTED BY thereto by like order.

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NOTARY PUBLIC

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SUZANNE BEAUDREAU HECURDER PANU KO DEPUTY

NOTARIAL SEAL JOAN M. CUSICK, Notary Public City of Philadelphia, Phila, County My Commission Expires June 27, 1994

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