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LIMITED POWER OF ATTORNEY 0419 PAGE 0927 11-23-92

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body corporate organized and existing under the laws of the United States of America within the Department of Housing and Urban Development of the United States of America ("GNMA"), hereby constitutes and appoints (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, by and through their respective officers, designees, and attorneys-in-fact, each with power of substitution, as its true and lawful attorneys-in-fact, (each attorney-in-fact shall hereinafter be referred to individually as "Servicer"), in its name, place and stead and for its benefit, each empowered to act either jointly or severally, solely for the purposes of:

endorsing promissory notes from GNMA to Servicer, and

executing assignments from GNMA to Servicer of mortgages, deeds of trust, deeds to secure debt, and other security instruments

all owned by GNMA and serviced by Servicer pursuant to the written Loan Servicing Purchase and Sale Agreement entered into by and between Standard Federal Savings Bank and GNMA on September 11, 1987.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments for and on behalf of the undersigned as if the undersigned were personally present, and hereby ratifies and confirms all that said attorney-in-fact shall lawfully have done, do, or cause to be done by the authority herein granted.

This limited power of attorney is effective as of the 21st day of October, 1992 and shall continue in full force and effect until revoked in writing by the undersigned.

hicley S. Hannister, Asst. Secretary

Government National Mortgage Association

(Corporate Scal)

District of Columbia) ss.:

On this Joseph day of November, 1992, before me, the undersigned, a notary public in and for the District of Columbia personally appeared George S. Anderson and Shirley S. Bannister personally known to me to be the persons who executed the within instrument as Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named, and they duly severally acknowledged they reside at 451 Seventh St., S.W., Washington, D.C. 20410, that said instrument is the act and deed of said corporation, and that they executed and delivered said instrument and affixed the corporate seal for the purposes therein contained.

My Commission expire

Witness my hand and seal.

Notary Public

Type or Print Name Robert L. Juenger

Notary Public District of Columbia

My Commission Expires: February 29, 1998

Ira J. Ehrlich, Esquire, Standard Federal Savings Association 33

P.O. Box 9481, Gaithersburg, Maryland 20898-9481

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1 S. Limestone St., Suite 350

Springfield, OH. 45502

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