

LIMITED POWER OF ATTORNEY

WHEREAS, the Resolution Trust Corporation, a corporation duly organized and existing under an act of Congress of the United States of America, acting in its capacity as Receiver for Standard Federal Savings Association, Frederick, Maryland, successor in interest to the Resolution Trust Corporation as Receiver for Standard Federal Savings Bank with respect to the servicing rights described herein, f/k/a Standard Federal Savings and Loan Association, f/k/a Standard Savings and Loan Association of Gaithersburg ("RTC"), was the owner of loan servicing rights (the "Servicing Rights") which were sold to First Nationwide Mortgage Corporation, a Delaware corporation ("FNMC"), effective March 1, 1995; and

WHEREAS, RTC desires to designate certain individual contractors (the "Contractors"), said Contractors being listed on Exhibit "A" attached hereto and incorporated herein by reference, as its true and lawful attorneys-in-fact, in its name, place and stead, and for its benefit in connection with the Servicing Rights sold to FNMC, for the purposes of performing all acts and executing all documents in the name of RTC necessary and incidental to effectuate transfer of the Servicing Rights to FNMC.

NOW, THEREFORE, RTC appoints Contractors as RTC's true and lawful attorneys-in-fact to act in its name, place and stead, and subject to the further provisions herein, grants Contractors the authority, subject to the limitations herein, as follows:

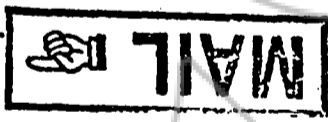
1. To endorse promissory notes from RTC to FNMC, and execute assignments from RTC to FNMC of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;

2. To prepare, execute and deliver any and all documents necessary to accomplish the foregoing, including but not limited to assignments, endorsements, allonges, and lost note and other affidavits, and to take any and all such other acts of any kind and nature whatsoever as Contractors may find necessary to effectuate transfer of the Servicing Rights from RTC to FNMC.

RTC further grants to Contractors 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 RTC 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, and hereby ratifies and confirms that which the Contractors shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This Limited Power of Attorney (the "Power") shall be effective as of June 30, 1995, and shall continue in full force and effect until the earlier to occur of December 31, 1995 (the "Termination Date"), or until the RTC's execution and delivery of

Docx
1 S. Limestone St.
Ste 350
Spfld, OH



I certify that this is a copy of the original filed 8-9-96
Nancy Jones
Recorder, Clark County Chief Deputy
Filed February 6, 1996
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SEAL

an instrument revoking the authority hereby granted (the "Revocation").

Any third party may rely upon this document as Contractor's authority to continue to exercise the Power until the Termination Date, unless a Revocation has been recorded in the public records of the county where the Power was executed, or unless third party has received actual notice of a Revocation.

IN WITNESS WHEREOF, the RTC by its duly authorized agent has caused these presents to be executed and subscribed in its name this 24th day of July, 1995.

RESOLUTION TRUST CORPORATION
as Receiver for Standard Federal
Savings Association

BY: William M. Dudley
William M. Dudley
Vice President, Atlanta Office



SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Edward J. Leary
Phyllis A. Floyd

ATTEST: Edward J. Leary
Edward J. Leary
Senior Counsel, Asset Disposition

'95 AUG 9 AM 10 22
NANCY PENCE, RECORDER
CLARK COUNTY
SPRINGFIELD, OH
18.00 JH

ACKNOWLEDGMENT

STATE OF GEORGIA
COUNTY OF FULTON

On this 24th day of July, 1995, before me, a Notary Public in and for the State and County aforesaid, personally appeared William M. Dudley and Edward J. Leary, to me personally known, who being by me first duly sworn did each depose and state that they are respectively Vice President, and Senior Counsel, Asset Disposition, of the Atlanta Office of the Resolution Trust Corporation ("Corporation") in whose name the foregoing Limited Power of Attorney has been executed and subscribed, who further said that the seal affixed to the said Limited Power of Attorney is the corporate seal of the said Corporation and that the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation and its seal thereto affixed by due corporate authority



and the said William M. Dudley and Edward J. Leary acknowledged the said Limited Power of Attorney to be the free act and deed of the said Corporation.

Prepared by:
Allen W. Winkler, Esq.
100 Colony Square, Suite 2300
Atlanta, Georgia 30361
(404) 870-7528

Emma J. Mackey
Name: Emma J. Mackey
Notary Public
State of Georgia, Fulton County
My Commission Expires: _____

Notary Public, Fulton County, Georgia
My Commission Expires December 6, 1996

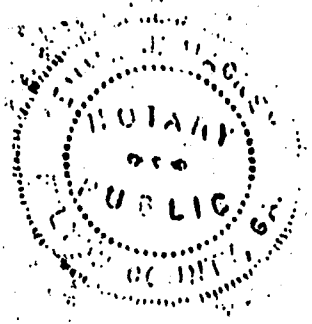


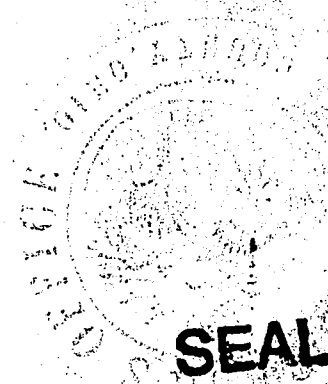
EXHIBIT A

- BEVERLY BIGELOW
- BETTY BISHOP
- ANN BIXLER
- LORRAINE BROWN
- HARLIN CHUNN
- CONNIE DIETSCH
- CAROL DOWNS
- JAMES C. GOODWIN
- DEB GROTH
- PENNY HOLKEMA
- JERRY E. HUFFMAN
- JACKIE MARSHALL
- M.C. McLAIN
- RONALD E. MEHARG
- DON MEYERS
- JOSEPHINE NOURAI
- WENDY PEALE
- RUHINA QURESHI
- SHARON SMITH
- JAN VOTAW
- LISA WHALEN
- SHEILA WILSON
- ELDON L. YOUNGBLOOD

REQUESTED BY

DOCX
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

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