

WHEN RECORDED RETURN TO:
WESTBROOKLAND SERVICE INC.
P.O. BOX 2569
LA JOLLA, CA 92038-2569

POWER OF ATTORNEY

OKLAHOMA, OK
SHELBY, AL
MMC # 15007669
BOOK 6400 PAGE 1774

The Government National Mortgage Association (GNMA) hereby constitutes and appoints MidFirst Bank, State Savings Bank, An Oklahoma State Chartered Saving and Loan Association, (the Sub-Servicer) its true and lawful attorney-in-fact to act for and on behalf of GNMA with respect to the mortgages comprising the GNMA mortgage pools on the attached list. The Sub-Servicer is authorized and empowered and shall:

pursue collections to be made on the pooled mortgages thereon with due prudence and diligence; foreclose or otherwise convert the ownership of property securing such of the mortgages as come into and continue in default; intervene in bankruptcy proceedings and take such other legal action in connection with the pooled mortgages as may be necessary; sell, transfer, or dispose of real property acquired through foreclosure or otherwise; file, process and receive the proceeds from mortgage insurance or guarantee claims paid under the National Housing Act, Title V of the Housing Act of 1949, or Chapter 37 of Title 38 of the United States Code; and execute and deliver all instruments of satisfaction, cancellation, or of full or partial release or discharge, or the like; and prepare and execute instruments to vest title in the Secretary of Housing and Urban Development of Washington, D. C., or the Administrator of Veterans Affairs;

Provided that the Sub-Servicer, in complying with this Power of Attorney, shall be subject to and act in accordance with the ownership of the pooled mortgages, and shall conform with requirements of the applicable insuring or guaranteeing agency with reasonable standards, procedures, methods, and practices generally observed and applied by permanent investors in mortgages comparable to those in the referenced pools, and in accordance with any applicable requirements contained in the GNMA Mortgage Backed Securities Guides (GNMA 5500.1 Rev.-6 and GNMA 5500.2), and shall establish and maintain books, files and accounting records in accordance with all the foregoing, which shall be the property of GNMA.

GNMA further grants to the Sub-Servicer full power and authority to do and perform all acts necessary and proper to carry into effect the powers granted by or under this Power of Attorney as fully, to all intents and purposes, as GNMA might or could do, and hereby ratifies and confirms all that the Sub-Servicer shall lawfully do or cause to be done by virtue of the powers granted herein.

DOC NUMBER 00024001
TIME 10:39 AM
FEE 10.00

DATE 10/18/1993
JOHN J. GARVEY
SHELBY COUNTY CLERK
RECORDED AND FILED

CERTIFIED COPY

SEP 9 1993

JOHN J. GARVEY
OKLAHOMA COUNTY CLERK

Inst # 1993-32409

10/18/1993-32409
05:09 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00

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This power shall be effective from December 21, 1989 to December 21, 1993.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

BY: Joseph G. Wagner
Joseph G. Wagner
Assistant Vice President

Attest: Shirley S. Bannister
Shirley S. Bannister
Assistant Secretary

DISTRICT OF COLUMBIA

WASHINGTON, D. C.

On this 27th day of January, 1993, before me, the undersigned, a Notary Public in and for the District of Columbia, personally appeared Joseph G. Wagner and Shirley S. Bannister, personally known to me to be the persons who executed the within instrument as the Assistant Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named and they duly severally acknowledged said instrument to be the act and deed of said corporation and that they executed said instrument and affixed the corporate seal for the purposes therein contained.

Witness my hand and seal.



Robert L. Juenger
Robert L. Juenger
Notary Public for the District
of Columbia

My Commission Expires February
29, 1996

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