

Prepared by:

Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, D.C. 20429

When Recorded Return to:

Record and Return To:
EMC MORTGAGE CORPORATION
MacArthur Ridge II
909 Hidden Ridge Drive, Suite 200
Irving, Texas 75038
Attn: Collateral Management
#58 - Shelby, AL

SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Robert R. Pomeroy, Jr., Resolutions and Receiverships Specialist, Division of Resolutions and Receiverships of the Federal Deposit Insurance Corporation ("FDIC"), with a business address of 550 17th Street NW, Washington, D.C. 20429-0002, pursuant to applicable resolutions of the Board of Directors of the FDIC, and sub-delegations thereof, hereby appoint, authorize and empower each of the following persons listed in Exhibit A, attached hereto and made a part hereof, as Attorney(s)-In-Fact, to act on behalf of the FDIC in any of its Receivership or Corporate capacities or as Manager of the FSLIC Resolution Fund ("FRF") (FDIC being (i) Receiver for certain failed banking institutions, (ii) successor to the Resolution Trust Corporation ("RTC") in its capacity as Receiver for certain failed savings and loan associations pursuant to 12 U.S.C. § 1441a(m)(1) and (iii) Manager of the FRF, which inter alia, is the transferee of all assets and liabilities of the RTC in its corporate capacity pursuant to 12 U.S.C. § 1441a(m)(2)), according to the following powers and terms:

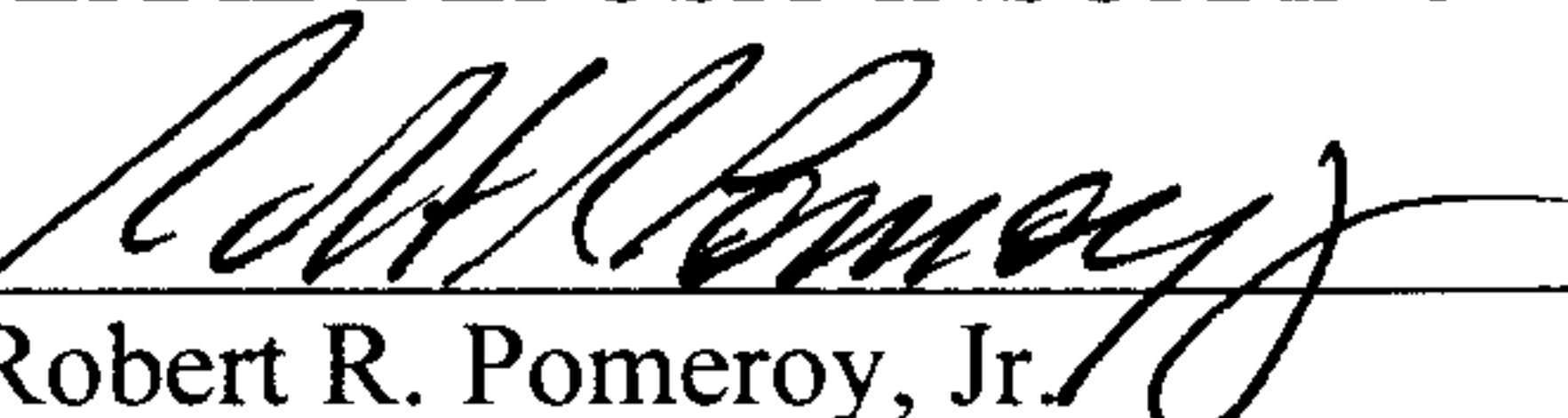
To execute, individually and not jointly, by and through the FDIC acting in any of its Receivership or Corporate capacities or in its capacity as Manager of the FRF, any and all: (i) mortgage note endorsements or allonges, lost note affidavits, deeds of conveyance; (ii) assignments of mortgage, deeds of trust or related documents; (iii) initial U.C.C. financing statements or equivalent documents, assignments, amendments, terminations, renewals or continuations of U.C.C. financing statements or equivalent documents; (iv) assignments or reassignments of rents, leases and profits; (v) affidavits of recordation in error; and (vi) special warranty deeds, and such other documents and instruments as may be necessary or convenient to effectuate the disposition and transfer of assets to those entities acting as trustees pursuant to the transactional documents (the "Agreements") related to certain transactions ("Transactions") referenced in Exhibit B attached hereto and made a part hereof. All documents referenced herein shall be executed pursuant to the authority and procedures detailed in the Agreements.

This Special Limited Power of Attorney shall be effective as of January 2, 2002 and shall continue through the earlier of (1) with respect to any individual listed on Exhibit A: the termination of his or her service in the described capacity, (2) the termination of this Special Limited Power of Attorney by an officer of the FDIC authorized to do so by the Board of Directors of the FDIC ("Revocation"); or (3) December 31, 2002.

Any third party may rely upon this document as the named individuals' authority to continue to exercise the powers herein granted unless a Revocation has been recorded in the public records of the jurisdiction where this Special Limited Power of Attorney was executed, or unless the third party has received actual notice of a Revocation.

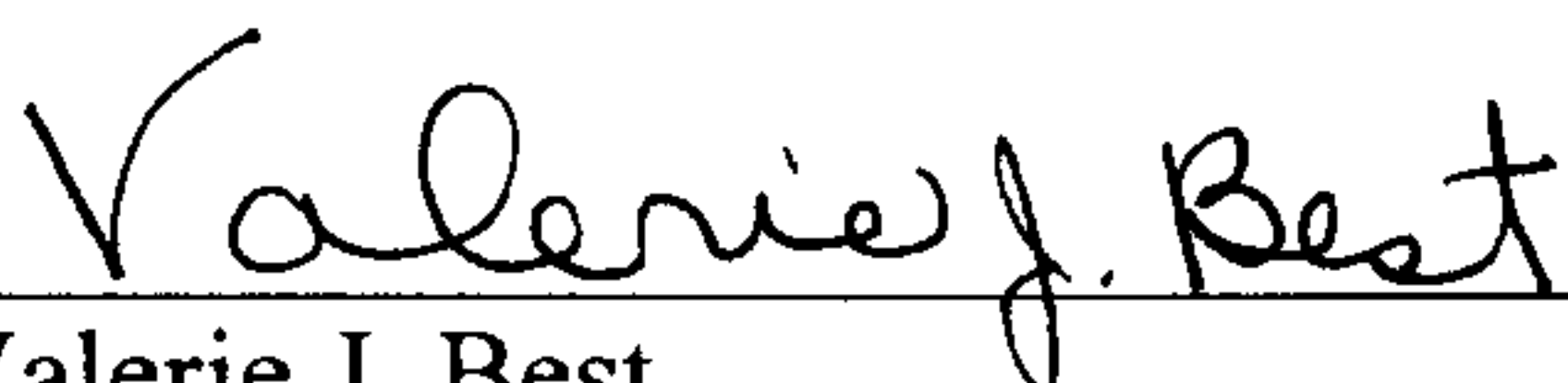
IN WITNESS WHEREOF, the FDIC by its duly authorized officers empowered in that behalf by appropriate Resolution of its Board of Directors, has caused these presents to be subscribed in its name and its corporate seal to be thereunto affixed this 4th day of January 2002].

FEDERAL DEPOSIT INSURANCE CORPORATION

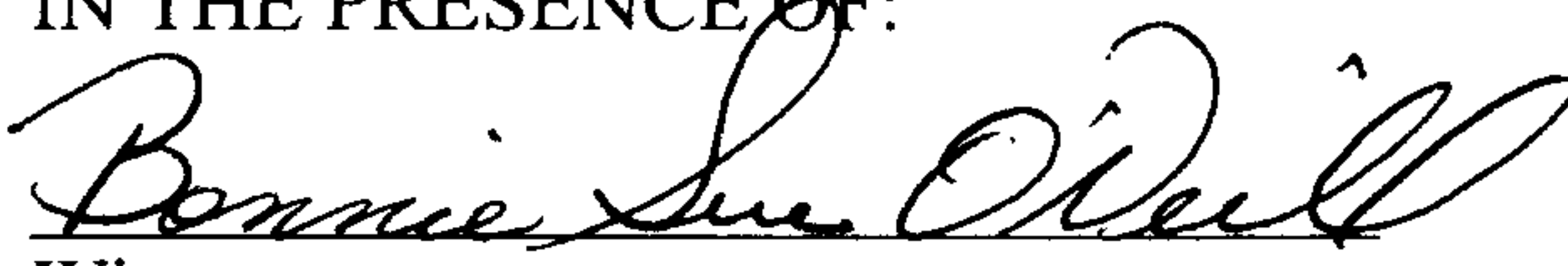
By: 
Robert R. Pomeroy, Jr.
Resolutions and Receiverships Specialist
Division of Resolutions and Receiverships

(SEAL)


063351

ATTEST: 
Valerie J. Best
Assistant Executive Secretary

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:


Witness

Print Name: Bonnie Sue O'Neill


Witness

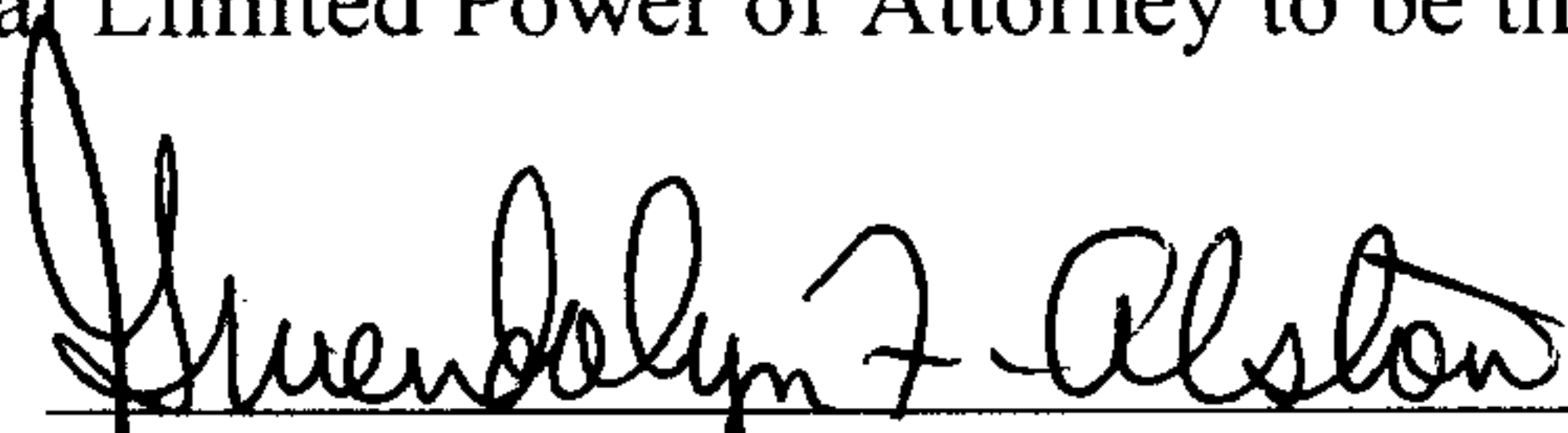
Print Name: DEBORAH A. STONE

UNITED STATES OF AMERICA)
DISTRICT OF COLUMBIA)

On this 4th day of January, 2002, before me, Notary Public in and for the District of Columbia, personally appeared Robert R. Pomeroy, Jr. and Valerie J. Best, with a business address of 550 17th Street, NW, Washington, D.C. 20429, who, being first duly sworn, severally depose and say:

First, Robert R. Pomeroy, Jr., first affiant, for himself, says that he is a Resolutions and Receiverships Specialist, Division of Resolutions and Receiverships, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Special Limited Power of Attorney has been subscribed, that the said Special Limited Power of Attorney was subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and that the said Robert R. Pomeroy, Jr. acknowledges the said Special Limited Power of Attorney to be the free act and deed of the said Corporation.

Second, Valerie J. Best, second affiant, for herself, says that she is Assistant Executive Secretary of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Special Limited Power of Attorney has been subscribed, that the seal affixed to the said Special Limited Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, that the said Special Limited 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 that the said Valerie J. Best acknowledges the said Special Limited Power of Attorney to be the free act and deed of the said Corporation.


Notary Public, District of Columbia
United States of America

My Commission Expires:

September 14, 2005

EXHIBIT A

(Attorneys-In-Fact)

FDIC EMPLOYEES (Washington, DC) *

E. Pinta	G. Alexander
J. Fairfield	R. Pomeroy
E. Falloon	D. Gill
H. Griffin	C. Shaughnessy
P. Stewart	M.J. Smith
D. Hall	W. Hoskins
R. Malami	S. Trout
P. Mangano	J. Wagner
C. Marks	D. Wall
R. Melintz	K. Williams
P. Mento	R. Yngente
R. Minyard	C. Strine
D. Anthony	N. Maginn
E. Thomas	S. Yore
D. Harootunian	H. Held

*(With a business address of 550 17th Street, NW, Washington, D.C. 20429)

AMRESKO EMPLOYEES (Atlanta, GA) *

John W. Benson
Jeff R. Joyce
Daniel B Kirby
Sean D. Reilly
Jim Hebert
Charles C. Hayes III

*(with a business address of 235 Peachtree St. NE North Tower, Ste 900, Atlanta, GA 30303)

AMRESKO EMPLOYEES (Dallas, TX) *

Michael Carp	Robin Green
Michael O'Hanlon	

*(with a business address of 700 North Pearl St. Ste 2400, Dallas, TX 75201)

NATIONWIDE MORTGAGE SERVICES, INC. EMPLOYEES (Herndon, VA) *

R. Pratt
Colleen M. Taylor

*(with a business address of 950 Herndon Pkwy., Ste 200, Herndon, VA 20165)

J.E. ROBERT COMPANIES EMPLOYEES (Dallas, TX) *

Debra H. Morgan

*(with a business address of 5710 LBJ Freeway, Suite 103 Dallas, TX 75240)

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FIRST NATIONWIDE MORTGAGE CORPORATION EMPLOYEES (Dallas, TX)*
[successor Master Servicer to LOMAS MORTGAGE USA, INC.]

Donna R. Baker	Monte Tullos
Tommy Harris	Becky McDonald

*(with a business address of 14651 Dallas Parkway, Suite 210,
Dallas, TX 75380-9100)

MIDLAND LOAN SERVICES EMPLOYEES (Kansas City, MO)*

C.J. Sipple
Paula J. Mickelson
Steven S. Bartels

*(with a business address of 210 West 10th Street, Kansas City, MO
64105)

BANK OF AMERICA MORTGAGE CORPORATION EMPLOYEES (Louisville, KY)*

J. Mark Hanson	Rick Browning
Joel Gendron	Larry W. Fackert
Woody W. Scott	Stacy Cavanaugh
Donna L. Moffitt	Yolanda Burnley
Robert K. Vanderberry	Veronica Nipper
Diane Bunn	Darlene Price
Sandi Fitzpatrick	Virgil McCauley
Roger D. Chastain	Scott Manning
Leslie McGinty	Bobbi Stewart
Debbie Groves	Laurie Freitag
Helen Boyd	Serf Hernandez
Diane Blanton	Melissa Carroll
Jacqueline Davis	Richard B. Whitman
Lisa M. Brown	M. Kathleen Breitenstein
Angie Greenwell	Stephanie Powell
Diana Fouts	Nancy Stone
Terron Eldridge	Mona Langford
Monica Mannen	Kara Haeussner
Ereka G. Taylor	Steve Ostrader
Stephanie Cirillo	Michelle Thomas
Hermania M. Kirk	Shawn Biven
Lisa D. Plemmons	Craig Bartley
Susan Hornung	Geslia A. Owens
Janelle Foster	Nickie Heady
Deborah L. Nuckles	Johnna Melton
Carla Kelley	Hillary Arney
Sandy Tucker	

*(with a business address of 101 E. Main Street, Suite 400,
Louisville, KY 40202-5318)

BANK OF AMERICA MORTGAGE CORPORATION EMPLOYEES *(Buffalo, NY)

Mark Ehrenreich

Michael D. Patten

Lucille A. Przybyla

M. Fran Randall

Susanne M. Haumesser

*(with a business address of 205 Park Club Lane, Buffalo, NY
14221-5285)

Bank of America (Los Angeles, CA)*

Stephanie Whited

Jean Moessner

Thomas Hook

Cyndi Gallup

Vicky Smith

Andrea Liskay

Anita Roglich

Edith Jacobson

Judy Craig

Thy Cure

Lorraine Treyes

*(with a business address of Bank of America, N.T. & SA,
Capital Markets Servicing Group, Unit # 1777, 26th Floor,
333 South Beaudry, Los Angeles, CA 90017)

Cenlar FSB

Robert Weis

Joseph McGann

Steve Williamson

*(with a business address of: 425 Phillips Blvd., Ewing, NJ 08618)

First Associates Mortgage Corporation

Richard W. Moore

James H. Leste

*(with a business address of: 9845 Erma Road, Suite 314, San Diego, CA
92131)

EXHIBIT B

<u>RTC Series</u>	<u>Date of Pooling & Servicing Agreement</u>	<u>Trustee</u>
1991-1	June 1, 1991	State Street Bank & Trust
1991-2	July 1, 1991	State Street Bank & Trust
1991-3	August 1, 1991	State Street Bank & Trust
1991-4	August 1, 1991	State Street Bank & Trust
1991-5	August 1, 1991	State Street Bank & Trust
1991-M1	August 1, 1991	State Street Bank & Trust
1991-6	September 1, 1991	State Street Bank & Trust
1991-7	September 1, 1991	State Street Bank & Trust
1991-8	September 1, 1991	State Street Bank & Trust
1991-9	September 1, 1991	State Street Bank & Trust
1991-M2	September 1, 1991	State Street Bank & Trust
1991-M3	September 1, 1991	State Street Bank & Trust
1991-10	October 1, 1991	State Street Bank & Trust
1991-11	October 1, 1991	State Street Bank & Trust
1991-12	October 1, 1991	State Street Bank & Trust
1991-M4	October 1, 1991	State Street Bank & Trust
1991-14	November 1, 1991	State Street Bank & Trust
1991-15	November 1, 1991	State Street Bank & Trust
1991-M5	November 1, 1991	State Street Bank & Trust
1991-16	December 1, 1991	State Street Bank & Trust
1991-M6	December 1, 1991	State Street Bank & Trust
1991-17	December 1, 1991	State Street Bank & Trust
1991-M7	December 1, 1991	State Street Bank & Trust
1992-1	January 1, 1992	State Street Bank & Trust
1992-2	January 1, 1992	State Street Bank & Trust
1992-M1	January 1, 1992	State Street Bank & Trust
1992-MH1	January 1, 1992	Bankers Trust
1992-3	February 1, 1992	State Street Bank & Trust
1992-MH2	February 1, 1992	Bankers Trust
1992-C1	February 1, 1992	Chemical Bank
1992-4	March 1, 1992	Bankers Trust
1992-5	March 1, 1992	Bankers Trust
1992-C2	March 1, 1992	Chemical Bank
1992-M2	March 1, 1992	Bankers Trust
1992-6	April 1, 1992	Bankers Trust
1992-C3	April 1, 1992	Chemical Bank
1992-M3	April 1, 1992	Bankers Trust
1992-MH3	April 1, 1992	Bankers Trust
1992-7	May 1, 1992	Bankers Trust
1992-M4	May 1, 1992	Bankers Trust
1992-8	June 1, 1992	Bankers Trust
1992-C4	June 1, 1992	Chemical Bank
1992-HEL1	June 1, 1992	Bankers Trust
1992-C5	July 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-9	August 1, 1992	Bankers Trust
1992-10	August 1, 1992	Bankers Trust

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EXHIBIT B (cont'd)01/03/2002

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Shelby Cnty Judge of Probate, AL
10/23/2002 13:23:00 FILED/CERTIFIED

<u>RTC Series</u>	<u>Date of Pooling & Servicing Agreement</u>	<u>Trustee</u>
1992-11	September 1, 1992	Bankers Trust
1992-12	September 1, 1992	Bankers Trust
1992-14	September 1, 1992	Bankers Trust
1992-15	October 1, 1992	Bankers Trust
1992-C6	September 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-C7	September 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-CHF	October 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-C8	November 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-16	November 1, 1992	Bankers Trust
1992-17	December 1, 1992	Bankers Trust
1992-18P	December 1, 1992	Bankers Trust
1993-C1	January 1, 1993	Bankers Trust (f/n/a Bank of America)
1993-1P	February 1, 1993	Bankers Trust
1993-2P	February 1, 1993	Bankers Trust
1993-4P	February 1, 1993	Bankers Trust
1993-5P	February 1, 1993	Bankers Trust
1993-3	February 1, 1993	Bankers Trust
1993-C2	March 1, 1993	State Street Bank & Trust
1993-C3	December 1, 1993	Bankers Trust (f/n/a Bank of America)
1994-C1	September 1, 1994	State Street Bank & Trust
1994-C2	November 1, 1994	First National Bank of Chicago
1994-1	December 1, 1994	First National Bank of Chicago
1995-1	April 1, 1995	First National Bank of Chicago
1995-C1	June 1, 1995	First National Bank of Chicago
1995-2	September 1, 1995	First National Bank of Chicago
1995-C2	December 1, 1995	First National Bank of Chicago

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