

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

POWER OF ATTORNEY

Shelby, AL

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 GNMA's ownership of the pooled mortgages, and shall conform with the requirements of the applicable insuring or guaranteeing agency and 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.

Inst # 1992-13221

This power shall be effective from December 21, 1989 - to
December 21, 1992.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

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

Attest:

Shirley S. Bannister
Shirley S. Bannister
Assistant Secretary
District of Columbia

Washington D. C.

On this 17th day of March 1992, 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 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
Notary Public

My Commission Expires:

Robert L. Juenger
Notary Public District of Columbia
My Commission Expires: February 29, 1996

Inst 07/03/1992-13221
10:25 AM
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00