

FEDERAL HOME LOAN MORTGAGE CORPORATION (Freddie Mac), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 17771 Business Center Drive, Reston, Virginia, 22090 constitutes and appoints the officers of:

✓ Greentree Mortgage Corporation
17000 Commerce Parkway, Suite P
Mt. Laurel, NY 08054

Officers Name

Kathie Gallaher
John Mirenda
Mark Kelbaugh

Officers Title

Vice President
Vice President
Asst. Secretary

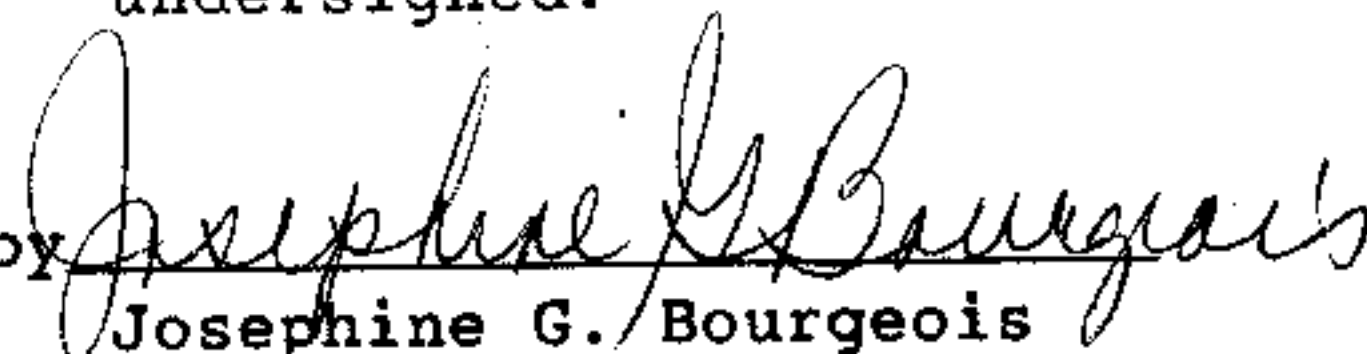
its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to the release of a mortgage, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed and is effective as of this 11th day of February 1992, and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- (i) the suspension or termination of the attorney-in-fact as Seller or Servicer of mortgages to Freddie Mac,
- (ii) the transfer of servicing from the attorney-in-fact to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney with respect to the business of the attorney-in-fact, or
- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors; or until revoked in writing by the undersigned.

Prepared by

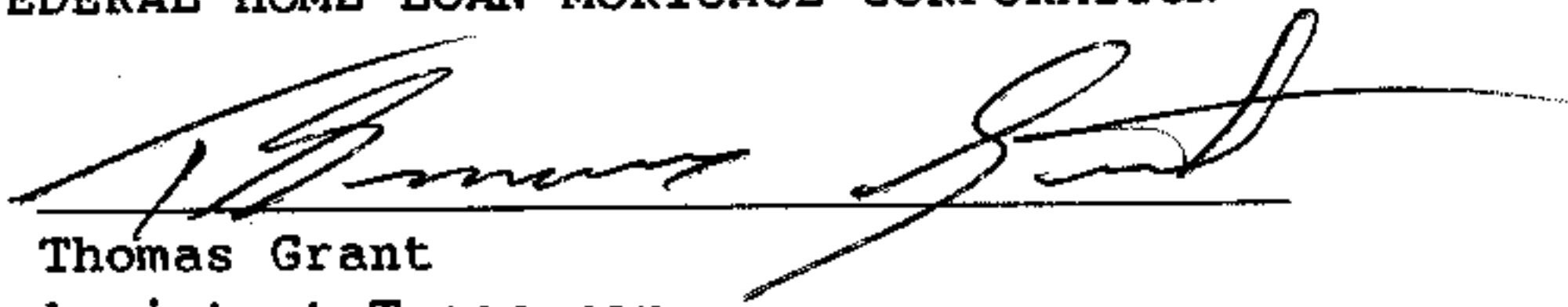

Josephine G. Bourgeois

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION



David M. Wilson
Assistant Secretary



Thomas Grant
Assistant Treasurer

Commonwealth of Virginia

SS:

County of Fairfax

On the 11th of February in year nineteen hundred and ninety-two before me personally came Thomas Grant to me known, who, being by me duly sworn, did depose and say that he resides in 11109 Sunset Hills Rd. Reston, VA. 22090. That he is the Assistant Treasurer of the Federal Home Loan Mortgage Corporation described in and which executed the above instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by virtue of a resolution of its board of directors of said corporation, and that he signed his name thereto by like order.



Mark Lin, Notary Public
My Commission Expires July 31, 1995

Inst # 1992-13586

07/09/1992-13586
01:28 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00