LIMITED POWER OF ATTORNEY

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1995-14000

KNOW ALL PERSONS BY THESE PRESENTS:

That the Resolution Trust Corporation ("RTC"), a corporation organized and existing under the laws of the United States of America, with its principal office located in Washington, D.C., has determined it is necessary to appoint representatives to act on its behalf as Receiver for Standard Federal Savings Bank, Gaithersburg, Maryland, with respect to assets owned by the Receivership and in respect to assets serviced or subserviced by the Receivership.

Therefore, the RTC as receiver for Standard Federal Savings Bank does hereby authorize and empower the persons named in Exhibit A, annexed hereto and made a part hereof, to perform the following acts:

- To execute promissory note endorsements, cancellations, and assignments of mortgages, deeds of trust, deeds to secure debt and other security instruments securing said promissory notes, special warranty deeds, satisfactions of mortgages or lien transfers, substitutions of trustees, reconveyances of deeds of trust, and other instruments necessary and incidental to releasing, satisfying, or otherwise discharging mortgage loans which have been paid in full.
- To execute promissory note endorsements and assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said notes in connection with certification of mortgage backed securities pools, and mortgage loans for which servicing or ownership has transferred to another mortgage servicer or owner.

In addition to the above-listed acts, the persons named in Exhibit B, annexed hereto and made a part hereof, are further authorized and empowered to perform the following acts:

- To execute all documents necessary and incidental to servicing and subservicing mortgage loans in default, foreclosure, and bankruptcy, including but not limited to appointments of substitute trustees, declarations of default and demands for sale, proofs of claim, reaffirmation agreements, and forbearance agreements.
- 4. To execute all documents necessary and incidental to file and prosecute claims for mortgage insurance proceeds or loan guarantee funds under the National Housing Act of 1949, Chapter 37 of Title 38 of the United States Code, or as may be required by private mortgage insurance carriers, including but not limited to assignments of mortgage loans, deeds to foreclosed properties and rights or claims to rights to deficiency judgments, conveying such interests to the Secretary of Housing and Urban Development of Washington, D.C. ("HUD"), the Secretary of Veterans' Affairs, or private mortgage insurance carriers.

Inst * 1995-14000

05/30/1995-14000 10:49 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 005 HCD

When Recorded Mail To: DOCX 1 S. Limestone St., Suite 350 Springfield, OH. 45502 AL.SHELBY.RTCK.ALLP

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CLERK OF THE CIRCUIT COURT WASHINGTON COUNTY

- 5. To execute listing agreements, contracts for sale, escrow instructions, deeds, bills of sale, settlement statements, and other documents necessary and incidental to complete the sale of real estate following foreclosure.
- 6. To execute all documents necessary and incidental to service and subservice mortgage and other loans, including but not limited to adjustable rate mortgage loan conversions, partial releases of liens, claims processing for hazard insurance claims for damaged properties and other types of insurance, assumptions, probate instruments, tax refund and redemption instruments, modification agreements, UCC lien forms, releases of equipment and titled vehicles, required reports to investors, compliance with all Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, and Government National Mortgage Association rules, guides and requirements, and delivery of custodial documents from document custodians and trustees.
- 7. To have full authority to perform the acts and to execute the documents described in and contemplated by limited powers of attorney granted to Standard Federal Savings Bank and RTC as Receiver for Standard Federal Savings Bank for purposes of servicing and subservicing mortgage loans.

This Power of Attorney shall be effective as of October 21, 1992 and shall continue in full force and effect until the execution and delivery of an instrument by RTC as Receiver for Standard Federal Savings Bank revoking the authority hereby granted.

IN WITNESS WHEREOF, the RTC as receiver for Standard Federal Savings Bank by its duly authorized agent has caused these presents to be executed and subscribed in its name this 12th day of November, 1992.

RESOLUTION TRUST CORPORATION as Receiver for Standard Federal Savings Bank

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Standard Federal Savings Ba

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William M. Dudley

Vice President

SIGNED SEALED AND DELIVERED

S. P. C. B. A. B. March 1964 -

IN THE PRESENCE OF

y M. Ridenour

Assistant General Counsel

1104poa.2

CLERK OF THE CIRCUIT COURT WASHINGTON COUNTY

EXHIBIT "A" TO LIMITED POWER OF ATTORNEY DATED NOVEMBER 12, 1992

Fiona L. Abbott Bret Bedall Alison Cloonan Ann V. Diana Barbara Eschiner Carol A. Fisher Ruth Gerstenberg M. A. Harper Katherine Ingraham Ann Kelleher Jack K. Lewis Adam McMillen Diane Merriman Deborah Miller John W. O'Neal Carol M. Rollins Jeff Seliga Ruth Y. Sieg Chris Stauffer Victoria Yonkoski

Diana C. Adams Josephine Browning Sharon O. Covey Katheleen Doyle Jane Eyler Harriett Fishman Rose Giehl Mae Hebb Edward Jarboe Jeanne Killingsworth Linda McCanner Beverly Meharg Mary Meyre Cheryl Minnick Melissa Oster Charlotte Scaglia Keith Shaffer Christopher T. Smith Frances Sperling Jamie Stouffer

Derrick Beckner Lewis Browning Ingrid Cronise Wayne R. Edelen Ruby Farrell Carl Gerstenberg Irmamae Guth Robin A. Heske Susan Johnson Margaret Lewey Holly McDonald Ronald E. Meharg Marion Michaelson Mary Ann Mouer Ila Mae Parker Joseph Scaglia Jeanette Sherrick J. R. Tomlinson

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CLERK OF THE CIRCUIT COURT WASHINGTON COUNTY

EXHIBIT "B" - TO LIMITED POWER OF ATTORNEY DATED NOVEMBER 12, 1992

John Addis

John Adams, III Shari T. Blocher Susan L. Cassidy Gretchen Crutchfield Roger Downs Helen Foster Alan Hammerschlag Jon Hill Mary Ann Lindsey Matthew McCroddan Gail Nifontoff James J. Pavlonnis Deborah L. Rosenbloom James T. Szymanski Kathy Vogt Rebecca E. Froass Jo Lynn Wall

Donna Bowles
Sandra M. Connelly
Don Davis
Robert Drews
Jeanette Freeland
Thomas Harrison
Ann Isban
Christine D. Long
Kelly Myers
David Ozag
Ann Perry
Judith E. Sakalauskas
Susan Thrasher
Constance E. Warfield
Michael P. Peck

Patricia Amerson Lena Bybee Linda M. Costello Betty DeJoice Cynthia Eberly Catherine M. Gallahan Cynthia Hawfield Susan L. Jaeger Kenneth Manche Joseph Nichols Kate O. Partyka Lauren Prokopchak Betty Seatter Paula Bisset Kevin Yaukey Ann H. Pennywitt

CLERK OF THE CIRCUIT COURT WASHINGTON COUNTY

STATE OF GEORGIA

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COUNTY OF FULTON

On this 12th day of November, 1992, before me, a Notary Public in and for the aforementioned state and county, personally appeared William M. Dudley and Sally M. Ridenour, to me known personally, who being by me first duly sworn did each depose that they are respectively Vice President and Assistant General Counsel of the Atlanta Office of the Resolution Trust Corporation ("Corporation") in whose name the foregoing Power of Attorney has been executed and subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Corporation and that the said Power of Attorney was executed and subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Executive Committee and the said William M. Dudley and Sally M. Ridenour the said Power of Attorney to be the free act and deed of the said Corporation.

Notary Public

My Commission Expires:

Notary Public, Fulton County, Georgia My Commission Expires May 18, 1996 -

PUBLA

When recorded mall to: Standard Federal Savings Association P.O. Box 9481 Galthersburg, Maryland 20898-9481

Attn: Recertifications #2230



I HEREBY CERTIFY, that this is a true copy of one of the records of Washington County, Maryland, having been recorded in Land Record Liber 1067, FOLIO 437

In the Office of the Clerk of the Circuit Court. In Testimony whereof I hereunto subscribe my name and affix the Seal of the Circuit Court For Washington County, Maryland, this

16th

November

Dennis J. Weaver, Clerk of the Circuit Court for Washington County, Maryland

Inst # 1995-14000

05/30/1995-14000 10:49 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

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