

Inst # 1995-18479

07/13/1995-18479  
11:06 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DOUG. MCD 16.00

certify that this document, consisting  
of 3 pages is a true copy of the  
original, recorded in the East Hartford  
and records. Dated at East Hartford, CT.  
his 29th day of JUNE 199 5

VL1561PG258

*Shelby, AL*

*East Hartford, CT*

LIMITED POWER OF ATTORNEY

*William C. McBackus*  
*Asst* TOWN CLERK

WHEREAS, the Resolution Trust Corporation, a corporation duly organized and existing under an act of Congress of the United States of America, acting in its capacity as Conservator for Standard Federal Savings Association ("RTC"), owns certain loans and servicing rights to loans (collectively, the "Loans"); and

WHEREAS, RTC desires to designate First Nationwide Mortgage Corporation ("Servicer") as its true and lawful attorney-in-fact, in its name, place, and stead, and for its benefit in connection with, and for the purposes of performing all acts and executing all documents in the name of RTC necessary and incidental to, the servicing of said Loans.

NOW, THEREFORE, RTC appoints Servicer as RTC's true and lawful attorney-in-fact to act in its name, place and stead, and subject to the further provisions herein, grants Servicer the authority, subject to the limitations herein, as follows:

1. To accept money due or to become due from borrowers and to collect past due amounts;
2. To take those actions necessary to comply with regulations and requirements of the United States Department of Veterans Affairs, the United States Department of Housing and Urban Development, and any other Governmental entity or state or federal law;
3. To demand, recover, collect, receive, and receipt for all sums of money, checks, accounts, interests, dividends and demands due or owing to RTC in connection with the Loans, and to take possession of any collateral, and to liquidate that collateral by any lawful means and to take such lawful action as may be necessary, in the name of RTC or an investor, for recovery thereof by suit, garnishment, attachment, foreclosure, or otherwise;
4. To take any and all action necessary, on behalf of RTC or an investor, to file and process claims and accept claim proceeds from mortgage insurance or loan guarantee claims paid under the National Housing Act of 1949 or Chapter 37 of Title 38 of the United States Code and to endorse to the order of Servicer any checks which are made payable to RTC in connection with said Loans;
5. To take any and all action necessary to initiate, give notice of, and conduct foreclosure sales ("foreclosures") on behalf of RTC, pursuant to any deeds of trust, mortgages or other security instruments, accept deeds in lieu of foreclosure or otherwise acquire title to mortgaged properties, and the

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execution of any instrument necessary to accomplish the foregoing.

6. To sell, transfer, or otherwise dispose of real property acquired through foreclosure or otherwise and execute all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer or disposition and to receive proceeds checks made payable to the order of Servicer or RTC; and to assign the right to any deficiency judgment and or deficiency claim incident to a foreclosure or defaulted loan;

7. To prepare, execute and deliver satisfactions, cancellations, discharges, or full or partial releases of lien; enter into and execute assumption agreements; and appoint substitute trustees;

8. To endorse promissory notes from RTC to Servicer, and execute assignments from RTC to Servicer of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;

9. To prepare, execute, and deliver any and all documents necessary to accomplish the foregoing, including but not limited to deeds, contracts, leases, assignments, bills of sale, releases, extensions, satisfactions, and full or partial releases of liens, and to take any and all such other actions of any kind and nature whatsoever Servicer may find necessary to service the loans.

RTC further grants to Servicer full power and authority to do and perform all acts necessary to carry into effect the powers granted by or under this limited power of attorney as fully as RTC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms that Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This Power of Attorney (the "Power") shall be effective as of the execution date and shall continue in full force and effect until the RTC's execution and delivery to the Servicer of an instrument revoking the authority hereby granted (the "Revocation").

Any third party may rely upon this document as Servicer's authority to continue to exercise the Powers until the Termination Date, unless a Revocation has been recorded in the public records of the county where the Power was executed, or unless third party has received actual notice of a Revocation.

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Executed this 28th day of February, 1995.

RESOLUTION TRUST CORPORATION as  
CONSERVATOR for STANDARD FEDERAL  
SAVINGS ASSOCIATION

By: William M. Dudley  
Name: William M. Dudley  
Title: Vice President

Attest: Allen W. Winkler  
Name: Allen W. Winkler  
Title: Senior Attorney

STATE OF MARYLAND )  
COUNTY OF FREDERICK ) ss:

On this the 28th day of February, 1995, before me, the undersigned officer, personally appeared William M. Dudley, who acknowledged himself to be the Vice President of the RESOLUTION TRUST CORPORATION, Conservator for STANDARD FEDERAL SAVINGS ASSOCIATION, a corporation, and that he, as such Vice President, being authorized so to do, executed the foregoing Power of Attorney for the purposes therein contained, by signing the name of the corporation by himself as Vice President.

In witness whereof I hereunto set my hand and official seal.

Marcia J. Hahn  
Notary Public

My Commission Expires: 1/1/97



AFTER RECORDING RETURN TO:  
FIRST NATIONWIDE MORTGAGE  
22-528-1020/GLADYS SHIPLEY  
P.O. BOX 9481  
GAITHERSBURG, MD. 20898-9481