

LIMITED POWER OF ATTORNEY

Bankers Trust Company of California, N.A. as Trustee, a corporation organized and existing under the laws of California having an office for the conduct of business at, 3 Park Plaza, Irvine, California 92714, constitutes and appoints the officers of:

BOATMEN'S NATIONAL MORTGAGE, INC.
FKA, National Mortgage Company
4041 Knight Arnold Road
Memphis, Tennessee 38118

<u>Officers Name</u>	<u>Officers Title</u>
Edwin G Moskovitz	Senior Vice President/ Assistant Secretary
Robert McGarry	Senior Vice President
Jeff Burress	Foreclosure Manager
Janet Eppinette Cavender	Payoff Manager
David Weatherford	Document Control Div. Manager
Susan Byrd	Master Servicing Supervisor
Bruce Evans	Master Servicing Supervisor

After recording re
YVONNE HINDS
MEMPHIS, TN
CUSTODY DEPT.
BOATMEN'S NATIONAL MORTGAGE, INC.
4041 KNIGHT ARNOLD ROAD
MEMPHIS, TN 38118

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, or liquidation of the debt through foreclosure or any other type liquidation, of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust, warranty deeds 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 by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The addresses provided herein are subject to change as the place of business changes. This Limited Power of Attorney need not be amended for said changes, a sworn statement of said location change by the highest ranking officer will serve as formal notice and will not in any way affect the powers of this document.

Officers as appointed or relieved will be added or taken from this list. This Limited Power of Attorney need not be amended for said changes, a sworn statement of the appointed or relieved officers by the highest ranking officer will serve as formal notice and will not in any way affect the powers of this document.

This limited power of attorney has been executed and is effective as of the 22nd of June, 1995 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:

05/20/1996 16246
10:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCB 11.00

Inst # 1996-16246

- (i) The suspension or termination of the attorney-in-fact as Seller or Servicer of mortgages to _____
- (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.

Attest:

[Signature]
Sanjay Patel
Assistant Secretary

Virginia Eastman
Virginia Eastman
Witness

Bankers Trust Company of
California, N.A. as Trustee

[Signature]
Kathleen Barry
Vice President

Kevin P. Fischer
Kevin Fischer
Witness

State of CALIFORNIA
County of ORANGE

SS:

On the 22nd day of June in year nineteen hundred and ninety-five before me personally came KATHLEEN M. BARRY to me known, who, being by me duly sworn, did depose and say that she resides in New York, NY. That she is the VICE PRESIDENT of Bankers Trust Company of California, N.A. as Trustee, described in an which executed the above instrument; that she knows the seal of said corporation; that the seal affixed by virtue of a resolution of its board of directors of said corporation, and that she signed her name thereto by like order.



[Signature]
Notary Public

My Commission Expires: 09/05/98

This Instrument was
prepared by:

Boatmen's National Mortgage, Inc.
FKA, National Mortgage Company
4041 Knight Arnold Rd.
Memphis, TN 38118

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