RECORDING REQUEST BY

WHEN RECORDED MAIL TO

NAME

RICHARDSON

MAILING ADDRESS CONSULTING GROUP, INC.

505 A SAN MARIN DR., SUITE 110

CITY, STATE ZIP CODE

NOVATO, CA 94945

(415) 898-7200

Inst # 1996-26670

08/16/1996-26670 12:04 PM CERTIFIED SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

TITLE(S)

LIMITED POWER OF ATTORNEY

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PLEASE COMPLETE THIS INFORMATION

RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:

RICHARDSON CONSULTING GROUP, INC. 505-A SAN MARIN DR. SUITE 110 NOVATO, CA 94945 (415) 896-7200

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THIS SPACE FOR RECORDER'S USE ONLY

TITLE:

LIMITED POWER OF ATTORNEY

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION (Additional recording fee applies)

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THIS IS CERTIFIED TO BE A TODE FOR DELICH RECURRING OF THE RECURRING OF THE RECURRING

DATEUSUEU DEPUT

PREPARED BY: BERKELEY FEDERAL B&T 1685 PALM BEACH LAKES BLVD. W. PALM BEACH, FL 33401

96-024702

LIMITED POWER OF ATTORNEY

THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (bereinafter called "HUD") bereby appoints:

Donald St. John David A. Holt Arthur J. Castner . William Berg Scott Barnes Brian Vanscoy Melinda Jager Brian Hochella Joseph Runk Donna Herche S. Christopher Jones Suzanne M. Rutkowski Michael Sorenson Jan Carter Wesley R. Edens Robert I. Kauffman Randal A. Nardone J. Robert Small

Jonathan Ashley

severally, as its true and lawful attorneys-in-fact to act in the name, place and stead of HUD, for the purposes set forth below. This limited power of attorney is given pursuant to a certain Loan Sale Agreement by and between HUD and BCBF, L.L.C. dated the 22nd day of March, 1996, to which reference is made for the definition of all capitalized terms herein. The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

- 1. To execute, acknowledge, seal and deliver the Deed of Trust/Mortgage Note Endorsements, on behalf of HUD, with respect to the Mortgage Notes for all of the Mortgage Loans, provided that the form of each such Endorsement shall be substantially as set forth in Exhibit "E" to the Loan Sale Agreement, appropriately completed;
- 2. To execute, acknowledge, seal and deliver, on behalf of HUD., the Assignments and Lost Note Affidavits with respect to any Mortgage Notes which have been lost or are otherwise unavailable, as provided for in the Loan Sale Agreement, provided that such Assignments and Lost Note Affidavits shall be substantially in the form of Exhibit 'A" to the Loan Sale Agreement, appropriately completed;
- 3. To execute, acknowledge, seal and deliver the Assignment of Mortgage and Other Collateral Loan Documents with respect to all of the Mortgage Loans, provided that the form of such Assignment shall be substantially in the form of Exhibit "B" to the Loan Sale Agreement, modified in accordance with applicable law and appropriately completed.
- 4. To execute and mail to the Taxing Authorities, the Taxing Authority Notifications, in the form of Exhibit "G" to the Loan Sale Agreement, appropriately completed.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

C-1

The rights, powers, and authority of the attorneys-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 p.m., Washington, D.C. time, on November 30, 1996.

Dated: 417 94

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

-m 2 den chem
(Authorized Agent)

Acknowledgment

District of Columbia

Witness my hand and official scal this 17th day of April 1996.

Ruslyn & Maryan Notary Public:

My Commission expires: 8/14/2000

Ihst # 1996-26670

OB/16/1996-26670
12:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROMATE
004 NCD 16.00