

RECORDING REQUESTED BY:

SHARON PORTER
MS 302

CITICORP MORTGAGE, INC.
PAYOFF DEPARTMENT M.S. 302
P.O. BOX 790002
ST. LOUIS, MO 63179-0002

Inst # 1997-42153

12/30/1997-42153
SPACE ABOVE THIS LINE FOR RECORDER'S USE
SHELBY COUNTY, MO
JUL 8 1998

LIMITED POWER OF ATTORNEY

First Trust National Association, a national banking association organized and existing under the laws of the United States of America, 180 East Fifth Street, Corporate Trust, 2nd Floor, St. Paul, MN 55101 hereby constitutes and appoints Citicorp Mortgage, Inc., and in its name, aforesaid Attorney-In-Fact, by and through any officers appointed by the Board of Directors of Citicorp Mortgage, Inc., to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or the Holders. This Power of Attorney is being issued in connection with Citicorp Mortgage, Inc.'s responsibilities to service certain mortgage loans (the "Loans") held by First Trust in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by First Trust National Association, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as First Trust National Association's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of First Trust National Association.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 7th day of November, 1997.

(Seal) **CORPORATE SEAL**



FIRST TRUST NATIONAL ASSOCIATION, as Trustee

Witness

[Signature]

[Signature]
Eve D. Kaplan, Vice President

Witness

[Signature]

Attest:

Kathe Barrett, Asst. Secretary

By:

[Signature]
Lynn M. Steiner, Vice President

FOR CORPORATE ACKNOWLEDGMENT

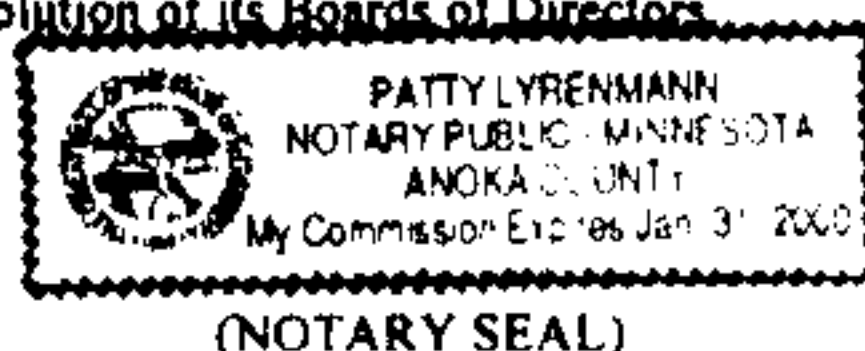
STATE OF MINNESOTA)ss
COUNTY OF RAMSEY)

On this 7th day of November, 1997, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Eve D. Kaplan, Lynn M. Steiner and Kathe Barrett, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice Presidents and Assistant Secretary respectively, of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Boards of Directors.

WITNESS my hand and official seal.

Signature

[Signature]
Patty Lyrenmann



My commission expires: January 31, 2000

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