

GLENDALE FEDERAL BANK
1100 FRANCES COURT
GLENDALE, CA 91201

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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 Glendale Federal Bank, a Federal Savings Bank, and in its name, aforesaid Attorney-In-Fact, by and through any officers appointed by the Board of Directors of Glendale Federal Bank, 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 Glendale Federal Bank'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 Loan, 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 29th day of January, 1998.

(SEAL) NO CORPORATE SEAL

Witness

Witness

Attest: Kathe Barrett, Asst. Secretary

02/24/1998-06044
09:17 AM CERTIFIED
DELM COUNTY JUDGE OF PROBATE
8.50
FIRST TRUST NATIONAL ASSOCIATION, as Trustee

by:

Eve D. Kaplan, Vice President

by:

Mark E. LeMay, Vice President ASST. SECRETARY

FOR CORPORATE ACKNOWLEDGEMENT

STATE OF MINNESOTA)ss
COUNTY OF ANOKA)

On this 29th day of January, 1998, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Eve D. Kaplan and Mark E. LeMay, personally known to me (or proven to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President 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 Board of Directors.

WITNESS my hand and official seal.

Signature

Name (Type or Printed) Patty Lyrenmann

My commission expires

JAN 31 2000

(NOTARY SEAL)

