

After recording return to:
G.E.C.M.S.I.
P.O. Box 66982
St. Louis, MO.
63166-6982

Prepared by Gail M. Williams LIMITED POWER OF ATTORNEY

Federal National Mortgage Association, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 13150 Worldgate Drive, Herndon, Virginia 20170, constitutes and appoints

G.E. Capital Mortgage Services, Inc. a Corporation organized and existing under the laws of New Jersey its true and lawful Attorney In Fact, and in its name, place and stead and for its use and benefits, to execute and acknowledge all documents customarily and reasonably necessary and appropriate for:

1. The full or partial satisfaction/release of a mortgage or request to a trustee for a full or partial reconveyance of a deed of trust.
2. The modification of a mortgage or deed of trust.
3. The subordination of the lien of a mortgage or deed of trust.
4. The foreclosure completion of foreclosure, termination, cancellation or rescission of same relating to a mortgage or deed of trust, including, and/or but not limited to:
 - a. The substitution of trustee(s) serving under a deed of trust in accordance with state law and the deed of trust;
 - b. Statement of Breach or Non-performance;
 - c. Notices of Default;
 - d. Cancellations/Rescissions of Notices of Default and/or Notices of Sale; and,
 - e. Such other documents as may be necessary under the terms of the mortgage, deed of trust or state law to expeditiously complete said transactions.
5. The conveyance of properties or assignment of Mortgages, deeds of trust, and promissory notes to the Federal Housing Administration(FHA), the Veterans Administration(VA), or the Mortgage Insurer(MI).

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the Attorney-in-Fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

04/20/1998-14009
10:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DEE K. 11.00

Inst # 1998-14009

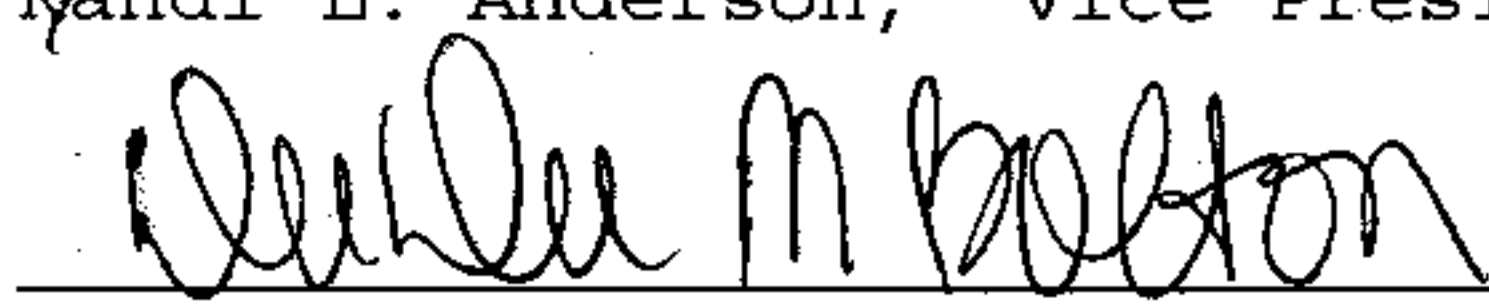
IN WITNESS WHEREOF, I have hereunto set my hand this 23rd day of May 1997.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

By:


Randi L. Anderson, Vice President

By:



DeeDee M. Bolton, Assistant Secretary

STATE OF VIRGINIA }
COUNTY OF FAIRFAX }

The foregoing instrument was acknowledged before me, a notary public commissioned in Fairfax County, Virginia, this 23rd day of May 1997, by Randi L. Anderson, Vice President and by DeeDee M. Bolton, Assistant Secretary, of Federal National Mortgage Association, a United States Corporation, on behalf of the corporation.


Hamid Amirvafaei, Notary Public

My commission expires: My Commission Expires January 31, 1999

Inst # 1998-14009

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10:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 - NC3 11.00