~~Hennepin (Torrens), MN~~

~~Benton, IA~~
Delaware, IA

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Book 266 Page 254
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FILED
BETTY J. WRIGHT
RECORDER
BENTON CO. IOWA

Aug 27 10 14 AM '96

S/S 307509

LIMITED POWER OF ATTORNEY

STATE OF: **COUNTY OF:**

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 8200 Jones Branch Drive, McLean, VA., 22102, constitutes and appoints:

GMAC Mortgage Corporation of PA

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 mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust 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 of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed and is effective as the day of March 8th 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:

(i)

the suspension or termination of the attorney-in-fact as a Seller or Servicer of mortgages to FHLMC,

(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-in-fact, or

(iv)

the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

DATE 9-27-96 BOOK 18 PAGE 334

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION

David M. Wilson
Assistant Secretary

Wende W. Hart
Assistant Treasurer

State of Virginia)

) SS.
County of Fairfax)

I, Darren J. Kern , a Notary Public in and for said County in the State of Virginia, do hereby certify that and personally known to me to be the same persons whose names are subscribed to the foregoing instruments as Wende W. Hart, Assistant Treasurer and David M. Wilson, Assistant Secretary, respectively of FEDERAL HOME LOAN MORTGAGE CORPORATION, a United States corporation, appeared before me this day in person and acknowledged that they signed, sealed with the corporate seal of said corporation, and delivered the said instrument as their own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal
this 8th day of March 1995.

OFFICIAL SEAL
DARREN J. KERN
Notary Public Virginia
My Commission Expires
DECEMBER 31, 1996

Notary Public, Darren J. Kern
My commission expires Dec. 31, 1996

This document was prepared by:
Zue Heaney, Federal Home Loan Mortgage Corporation, 11109 Sunset Hills Rd. Reston, VA 22090
FHLMC FORM 520 11/81

When recorded please return to:

GL-0298 G

RECORD AND RETURN TO
GMAC MORTGAGE CORPORATION
PO BOX 780
WATERLOO IA 50704-9998

259-1104
DELAWARE COUNTY IOWA
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BOOK 334
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$11.00