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MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

Preparer: Gerald P. Schutte, 3538 Jersey Ridge Road, Davenport,
Iowa 52807 319-359-3591


A F F I D A V I T

State of Iowa)
) ss.
County of Scott)

The undersigned Attorney and Agent for Cendant Mobility Services Corporation hereby certifies that the attached Special Power of Attorney dated April 13, 1998 and executed by the Federal Home Loan Mortgage Corporation is a true and correct copy of the original Special Power of Attorney document in my possession.

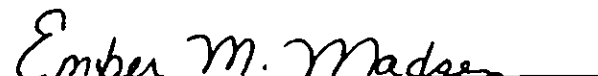
The undersigned additionally certifies that the said Special Power of Attorney has not been revoked to the knowledge of the undersigned Attorney and Agent for Cendant Mobility Services Corporation

Dated this 17th day of June, 1998



Gerald P. Schutte, Attorney and Agent
for Cendant Mobility Services
Corporation

Subscribed and Sworn to before me this 17th day of June, 1998



Notary Public



08/26/98 FRI 11:17 FAX 1 319 359 4230

GOMEZ

002

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, the FEDERAL HOME LOAN MORTGAGE CORPORATION ("Freddie Mac"), a corporation organized and existing under the laws of the United States, with its principal office located at 8200 Jones Branch Drive, McLean, Virginia 22101, does hereby make, approve, and appoint Cendant Mobility Services Corporation, a Delaware Corporation, with its principal office located at 42 Old Ridgebury Road, Danbury, Connecticut 06810, its agent and attorney in fact, with full power and authority to act for it and in its behalf in the management and disposition of real estate owned (REO) held by Freddie Mac in the State of IOWA & ILLINOIS on the following terms and conditions:

1. Said attorney in fact shall be authorized to do and perform, on behalf of Freddie Mac and in its place and stead, and with equal validity, any and all lawful acts, matters, and things whatsoever requisite, necessary, proper, or convenient to be done, as fully, to all intents and purposes, as Freddie Mac might or could do itself, with respect to such management and disposition of such REO. Freddie Mac hereby authorizes and empowers the said attorney in fact to contract for the provision of any maintenance, repairs or improvements to such REO, to pay any expenses connected with such REO, and to negotiate such terms of disposition as it shall deem satisfactory, and for Freddie Mac and in its name to make, sign, execute, acknowledge, and deliver any and all contracts of sale, good and sufficient deeds or conveyances, or any other agreements, instruments, or documents in connection therewith.

2. This Special Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by Freddie Mac.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 13th day of APRIL, 1998.

ATTEST:

Eleanor P. Evans
Eleanor P. Evans
Assistant Secretary

Elaine Gillie
Elaine Gillie
Sales Specialist

FEDERAL HOME LOAN MORTGAGE CORPORATION

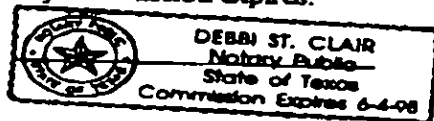
By: *John Czery*
John Czery
Vice President

STATE OF TEXAS)
)SS:
COUNTY OF DALLAS

On this 13 day of April, 1998, before me, a Notary Public of the State of Texas, personally appeared John Czery, Eleanor P. Evans, and Elaine Gillie, known to me to be the persons whose names are subscribed to the within Special Power of Attorney and to be the Vice President, Assistant Secretary and Sales Specialist, respectively, of the said Federal Home Loan Mortgage Corporation, and acknowledge that they executed the same on behalf of such corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires:



Debbi St. Clair

Q:\LEGAL\MTMOM\OUAN\PW\BATNY.OTL