

WHEN RECORDED MAIL TO:

ENV
C.W.

When recorded mail to:
Standard Federal Savings Bank
P.O. Box 9481 9989
Gaithersburg, Maryland 20898-9481
Attn: Gladys Shipley
Recertifications #2230

23693

DOCUMENT NO.

RECORDING FEE 10.00

Howard, IA
Cedar, IA
Madison, IA

Space above this line for recorder's use

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, and having its Southeastern Regional Office located at 950 East Paces Ferry Road, in the City of Atlanta, State of Georgia, hereby makes, constitute and appoint America's Mortgage Servicing, Inc.

organized and existing under the laws of its true and lawful Attorney-in-Fact, with full power and authority hereby conferred in its name, place and stead and for its use and benefit, to make sign, execute, acknowledge, deliver, file for record and record any such instrument in its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions as the same may relate to a mortgage or deed of trust encumbering a one-to-four (1 to 4) family property located in County, State of _____, owned by the undersigned (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of the note secured by such mortgage or deed of trust) and serviced for the undersigned by said Attorney-in-Fact.

This appointment shall apply to the following enumerated transactions only:

1. The appointment of a successor or substitute trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust;
2. The partial release, modification, discharge, extension, subordination, foreclosure, liquidation, satisfaction, or full release of a mortgage, deed of trust or deed to secure debt (hereinafter referred to as "mortgage"), including cancellation of the VA guaranty certificate, if any;
3. The conveyance of property acquired through foreclosure sale or deed-in-lieu of foreclosure, including the power to endorse the mortgage note and execute any document relating to the conveyance of property pursuant to a default and exercise of a power in the mortgage; and
4. The sale, transfer, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development, Administrator of Veterans Affairs or any private mortgage insurance company or the sale, transfer, conveyance or assignment of a mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract.

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.

FILED NO. 2670

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92 MAY -5 PM 2: 32

MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

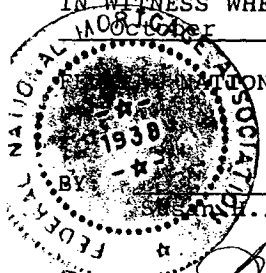
Fee \$10.00

COMPARED

BOOK 230 PAGE 215

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.

IN WITNESS WHEREOF, I have hereunto set my hand this 18th day of October, 1991.



FEDERAL NATIONAL MORTGAGE ASSOCIATION

Susan H. Staley
Susan H. Staley Vice President

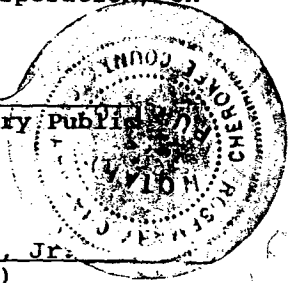
ATTEST: Bonnie B. Abernathy
Bonnie B. Abernathy Assistant Secretary

STATE OF GEORGIA)
COUNTY OF FULTON)

The foregoing instrument was acknowledged before me, a notary public commissioned in the State of Georgia at Large, this 18th day of October, 1991, by Susan H. Staley, Vice President, and Bonnie B. Abernathy, Assistant Secretary, of Federal National Mortgage Association, a United States corporation, on behalf of the corporation.

Rosemary Chapman
Rosemary Chapman Notary Public

Notary Public, Cherokee County, Georgia
My Commission Expires Jan. 15, 1993



My commission expires:

This instrument was prepared by: Carl V. Rauschenberg, Jr.
(Name of Attorney)
950 East Paces Ferry Road
(Address)
Atlanta, Georgia 30326-1161
(City, State, Zip Code)

BOOKED
INDEXED
SERIALIZED
FILED

FILED
FEBRUARY
30 1992
LINN COUNTY, IOWA
RECORDER

FILED FOR RECORD
9:36 A.M.
FEB 24 1992
Signer S. Kane
RECORDER LINN CO. IOWA