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Vol. 93 Page 26944

**RECORD AND RETURN TO:**  
**GMAC Mortgage Corporation of IA**  
**ATTN: Security Documents**  
**3451 Hammond Ave., P.O. BOX 780**  
**Waterloo IA 50704**

**LIMITED POWER OF ATTORNEY**

**Bankers Trust Company of California, \*** a corporation organized and existing under the laws of California, having an office for the conduct of business at, **3 Park Plaza, Irvine, California 92714**, constitutes and appoints the officers of:

**GMAC Mortgage Corporation of Iowa**  
**3451 Hammond Avenue**  
**Waterloo, Iowa 50704**

**Officers Name****Officers Title**

<b>G. M. Wessel</b>	<b>Senior Vice President</b>
<b>Francis J. Madden</b>	<b>Senior Vice President</b>
<b>Diane L. Messinger</b>	<b>Vice President</b>
<b>J. L. McElwain</b>	<b>Vice President</b>
<b>Phillip J. Cobb</b>	<b>Vice President</b>
<b>Shari L. Wyatt</b>	<b>Vice President</b>
<b>Beth Kirkevold</b>	<b>Vice President</b>
<b>Terri D. Key</b>	<b>Vice President</b>
<b>Donald B. Griffin</b>	<b>Vice President</b>
<b>Michael J. Cornely Sr.</b>	<b>Vice President</b>
<b>Mary McGrath</b>	<b>Vice President</b>
<b>Bonny M. Legler</b>	<b>Assistant Vice President</b>
<b>Susan R. Meier</b>	<b>Assistant Vice President</b>
<b>Linda L. Hunstad</b>	<b>Assistant Vice President</b>
<b>Kay E. Walters</b>	<b>Assistant Vice President</b>
<b>Christina G. Ward</b>	<b>Assistant Secretary</b>
<b>Angela M. Hillman</b>	<b>Assistant Secretary</b>
<b>Paula K. Kies</b>	<b>Assistant Secretary</b>
<b>Laurie A. Arwine</b>	<b>Assistant Secretary</b>
<b>Linda Walton</b>	<b>Assistant Secretary</b>
<b>Michelle Mraz</b>	<b>Assistant Secretary</b>

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 and also to execute documents for those loans inadvertently assigned to Bankers Trust Company of California, \*N.A. Merchants Commercial Bank, which are customarily and reasonably necessary and appropriate to the release of a mortgage, deeds of trust or deeds to secure debt upon payment and discharge, or liquidation of the debt through foreclosure or any other type liquidation, 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 by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The addresses provided herein are subject to change as the place of business changes. This Limited Power of Attorney need not be amended for said changes, a sworn statement of said location change by the highest ranking officer will serve as formal notice and will not in any way affect the powers of this document.



Officers as appointed or relieved will be added or taken from this list. This Limited Power of Attorney need not be amended for said changes, a sworn statement of the appointed or relieved officers by the highest ranking officer will serve as formal notice and will not in any way affect the powers of this document.

This limited power of attorney has been executed and is effective as of this 14th day of September, 1993 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 Seller or Servicer of mortgages to Resolution Trust Corporation,
- (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 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; or until revoked in writing by the undersigned.

Attest:

Marie P. Merritt  
Marie P. Merritt, Vice President

Bankers Trust Company of California, as Trustee

Kathleen M. Barry  
Kathleen M. Barry, Vice President

Witnesses:

Pat McDermott  
Pat McDermott

Gary Trenaman  
Gary Trenaman

State of New York  
County of New York

SS:

On the 14th day of September, in the year of nineteen hundred and ninety-three before me personally came Marie Merritt to me known, who, being by me duly sworn, did depose and say that she resides in New York, NY. That Kathleen M. Barry is the Vice President of Bankers Trust Company described in and which executed the above instrument; that she knows the seal of said corporation; that the seal affixed by virtue of a resolution of its board of directors of said corporation; and that she signed her name thereto by like order.

STATE OF OREGON,  
County of Klamath ss.

Filed for record at request of:

CMAC Mtge.

on this 15th day of Oct. A.D., 19 93  
at 9:45 o'clock A.M. and duly recorded  
in Vol. M93 of Deeds Page 26944

Evelyn Biehn County Clerk

By Deborah Mullender

Deputy.

Fee, \$10.00

Notary Public

KAREN J. MORENA  
Notary Public, State of New York  
No. 41-4991083

My Commission Expires

Jan. 21, 1994