

93 38407

LIMITED POWER OF ATTORNEY

Klamath, Oklahoma, OK

JIM MORTGAGE SECURITIES L.P., a limited partnership organized and existing under the laws of the State of Delaware, having its principal place of business at 8300 Greensboro Drive, Suite 900, McLean, Virginia ("Owner"), hereby constitutes and appoints A MORTGAGE COMPANY, a Maryland corporation, having its principal place of business at 481 North Frederick Avenue, Gaithersburg, Maryland ("Subservicer"), as its true and lawful attorney in fact, in its name, place and stead and for its benefit, in connection with all mortgage loans serviced by Subservicer for Owner, for the purposes of performing all acts and executing all documents in the name of Owner necessary and incidental to servicing the said loans, including but not limited to:

1. Acceptance of money due or to become due from borrowers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the Department of Veterans' Affairs, the United States Department of Housing and Urban Development, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, and any other governmental entity or state or federal law;
3. Foreclosing delinquent loans; accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
4. Filing or processing claims and accepting claim proceeds from mortgage insurance or loan guarantee claims paid under the National Housing Act of 1949 or Chapter 37 of Title 38 of the U.S. Code and endorsing to the order of Subservicer any checks which are made payable to the order of Owner;
5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant, provided however, Subservicer shall not be authorized to commence or defend any proceedings other than foreclosure, bankruptcy and eviction without written consent of Owner;
6. Selling, transferring or disposing of real property acquired through foreclosure or otherwise, and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer, or disposition and to receive proceeds checks made payable to the order of Subservicer or Owner, assigning the right to any deficiency judgment and/or any deficiency claim incident to a foreclosure or a defaulted loan;
7. Preparing, executing and delivering satisfactions, cancellations, discharges or full or partial releases of loan; entering into assumption agreements; appointing substitute trustees;
8. Preparing, executing and delivering deeds to vest title to properties in the Secretary of Housing and Urban Development of Washington, D.C. or the Secretary of Veterans' Affairs, and private mortgage insurance companies;
9. Endorsing to mortgagors checks for insurance refunds, loss draft claims and credit life and disability claim settlements;
10. Endorsing promissory notes from Owner to Subservicer and executing assignments from Owner to Subservicer of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;
11. Any and all such other acts of any kind and nature whatsoever Subservicer may find necessary to service said loans.

Owner further grants to the Subservicer full power and authority to do and perform all acts necessary in the sole discretion of Subservicer to carry into effect the powers granted by or under this limited power of attorney as fully as Owner might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms all that the Subservicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This limited power of attorney shall be effective as of April 1, 1992 and shall continue in full force and effect until revoked in writing by Owner.

ATTEST: Carole R. Parker  
Carole R. Parker, Assistant Secretary

(Corporate Seal)

JHM Mortgage Securities L.P.  
By: C. Thomas Williamson, III  
C. Thomas Williamson, III  
Its: President

Signed, sealed and delivered in the presence of:

[Signature]  
COMMONWEALTH OF VIRGINIA )  
COUNTY OF FAIRFAX ) SS.:



93 JUN 15 AM 7:38  
JAMES A. ALEXANDER  
FEDERAL CLERK  
AND RECORDER

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that the persons whose names are subscribed in the foregoing instrument are personally known to be duly authorized officers of JHM Mortgage Capital Corporation, a Delaware corporation and General partner of JHM Mortgage Securities L.P., and personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth, and the said Carole R. Parker did also then and there acknowledge that she as custodian of the corporate seal of said corporation did affix the same to said instrument as her own free and voluntary act and the free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given my hand and notarial seal this 20<sup>th</sup> day of May, 1992.

Karinhae Van Ouycke  
Notary Public

My commission expires January 31, 1994

Prepared by: Ira J. Ehrlich  
Ira J. Ehrlich, Esquire, Standard Federal Savings Bank, Department 0021  
P.O. Box 9481, Gaithersburg, Maryland 20898-9481



