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LIMITED POWER OF ATTORNEY

THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT (Hereinafter called "HUD") hereby appoints

Liberty Lending Services, Inc.

severally, as its true and lawful attorney-in-fact to act in the name, place, and stead of HUD for the purposes set forth below. This limited power of attorney is given pursuant to a certain Mortgage Loan Sale Agreement by and between HUD and CS First Boston Mortgage Capital Corporation dated the 29th day of June, 1994 to which reference is made for the definition of all capitalized terms herein. The said attorney-in-fact is authorized and empowered, as follows:

1. To endorse, on behalf of HUD, the Mortgage Notes with respect to all of the Mortgage Loans listed on the Revised Mortgage Loan Schedule, provided that the form of such endorsement shall be as set forth in Exhibit F to the Loan Sale Agreement;

2. To execute, acknowledge, seal, deliver and record, on behalf of HUD, the Indemnity Agreements with respect to any Mortgage Notes which have been lost or are otherwise unavailable as provided for in the Loan Sale Agreement; provided that such Indemnity Agreement shall be substantially in the Form of Exhibit G to the Loan Sale Agreement;

3. To execute, acknowledge, seal, deliver and record, on behalf of HUD, assignments of the Mortgages with respect to the Mortgage Loans listed on the Revised Mortgage Loan Schedule, in recordable form, provided that such assignments shall provide that they are subject to all of the rights of the Mortgagor pursuant to section 230 of the National Housing Act, 12 U.S.C. §1715u, as amended, and the regulations promulgated thereunder, and shall further provide that the Mortgage may only be assigned to a person or entity who is either an FHA approved mortgagee or who has entered into a contract for the servicing of the Mortgage Note and Mortgage securing the same with an FHA approved mortgagee; and

4. To execute, acknowledge, seal, deliver and record, on behalf of HUD, all instruments of discharge, satisfaction or cancellation or release of the Mortgages with respect to the Mortgage Loans listed on the Revised Mortgage Loan Schedule, excluding those Mortgage Loans assigned pursuant to paragraph 3 above, provided that: (i) the form of any such instrument of discharge, satisfaction or cancellation or release of any such Mortgage shall be as set forth in Attachment A hereto, except as otherwise required to satisfy applicable state and/or local law. (ii) the Mortgage Note relating to any such Mortgage shall be marked by said attorney-in-fact in such manner as to ensure that the Mortgage Note is fully satisfied and cancelled, as required by applicable state and local law, and (iii) said attorney-in-fact shall

OFFICE OF RECORDER OF PORTER CO.

WILPARAISO, IND.

6-1-95 DLG

I hereby certify that this photograph is a true copy of
the original record which is in my custody in this office.

Linda L. Michaels
Recorder

STATE OF INDIANA
PORTER COUNTY
FILED FOR RECORD

'95 APR 7 AM 11 07

LINDA L. MICHAELS
RECORDER



2251 Rombach Avenue
P.O. Box 1000
Wilmington, OH 45177-1000

LIMITED POWER OF ATTORNEY
LIBERTY LENDING SERVICES, INC.
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furnish HUD with a copy of each such instrument of discharge, satisfaction or cancellation or release with recording information noted thereon promptly upon receipt thereof from the appropriate land records office, and shall simultaneously furnish HUD with a copy of the related, satisfied and cancelled Mortgage Note.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorney-in-fact to do any act or execute any document on behalf of HUD not specifically described herein, except such acts or documents as are reasonably incident to the exercise of the limited powers granted herein.

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 P.M. Washington, D.C. time on June 30, 1995.

Date: March 31, 1995

Witnesses:

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

Mary Jo Riecher

By: Joseph C. Bates

Name: Joseph C. Bates

Title: Director, Single Family Servicing Division

Kathleen D. Butler

District of Columbia:

On this 31st day of March, 1995, before me, a Notary Public in the District of Columbia, personally appeared Joseph C. Bates, as Director, Single Family Servicing Division, of the U.S. Department of Housing and Urban Development, to me personally known to be the person named in and who executed the same as his/her voluntary act and deed of the U.S. Department of Housing and Urban Development for the uses and purposes therein named.

SWORN to before me this 31st day of March, 1995.

Philip Hall
Notary Public

My Commission expires: 4/1/99

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Liberty Lending the 30th day
of June A.D. 19 95 at 3:10 o'clock P M., and duly recorded in Vol. M95
of Power of Attorney on Page 17148

FEE \$15.00

Bernetha G. Letsch County Clerk

By Annelle Mueller