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RECORDING REQUESTED BY:

Vol. m96 Page 15547

AND WHEN RECORDED MAIL TO:

T.D. SERVICE COMPANY
12910 Totem Lake Blvd NE
Suite 130
Kirkland, Wa 98034-2950

 SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY**KNOW ALL MEN BY THESE PRESENTS:**

That the BANKERS TRUST COMPANY, AS TRUSTEE ALSO KNOWN AS BANKERS TRUST COMPANY OF CALIFORNIA N.A., AS TRUSTEE ALSO KNOWN AS BANKERS TRUST COMPANY, AS TRUSTEE FOR HOLDERS OF DLJ MORTGAGE ACCEPTANCE CORP., MORTGAGE PASS-THROUGH CERTIFICATES, 4 Albany Street, New York, NY 10006, as Trustee (the "Trustee"), under various Pooling and Servicing Agreements among Temple-Inland Mortgage Corporation ("TIMC") and the Trustee, a New York banking corporation organized and existing under the laws of the State of New York, constitutes and appoints Calmco, Incorporated, 301 Congress, Suite 200, Austin, Texas 78701, organized and existing under the laws of Delaware, its true and lawful Attorney-in-Fact with only such power and authority as is expressly enumerated and 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 instruments 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 and mortgage notes (collectively referred to as Mortgage Loans) secured thereby for which the undersigned is acting as Trustee for various certificate holders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) by said Attorney-in-Fact.

This appointment shall apply to the following transactions only:

1. The modification or re-recording of a mortgage or Deed of Trust at its own instance or at the request of TIMC or the title company that insured the mortgage or Deed of Trust, where said modification or re-recording is for the purpose of correcting the mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after the insurance thereof and said modification or re-recording, in either instance, does not adversely affect the lien of the mortgage or Deed of Trust as insured;
2. The subordination of the lien of a mortgage or Deed of Trust to an easement in favor of a public utility company or a governmental agency or unit with powers of eminent domain; this section shall not extend to the execution of partial satisfactions/releases, partial reconveyance or the execution of requests to trustees to accomplish same;
3. The commencement and completion of judicial and non-judicial foreclosure proceedings, cancellation or rescission of same relating to a mortgage or Deed of Trust, including and/or but not limited to:
 - a. The substitution of trustee(s) serving under a Deed of Trust in accordance with state law and Deed of Trust;
 - b. Statements of Breach or Non-Performance;
 - c. Notices of Default;
 - d. Notices of Sales;
 - e. Cancellations/Rescissions of Notices of Default and/or Notices of Sale; and,
 - f. Such other documents as may be necessary under the terms of the mortgage, Deed of Trust or state law to expeditiously complete said transactions;

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24

provided; however, that the authority to enter into on behalf of the Trustee, any judgment, settlement or decree for a certain sum payable by us is expressly reserved by us and is not delegated by this Limited Power of Attorney.

4. Filing proofs of claim and pleadings and similar instruments as may be usual and customary in connection with judicial proceeding to enforce, perfect or protect the interest of Trustee in the Mortgage Loans;

5. The full satisfaction/release of a mortgage (or assignment of Mortgage without recourse) or requests to a trustee for a full reconveyance upon payment and discharge of all sums secured thereby; this section shall not extend to the execution of partial satisfaction/releases, partial reconveyance or the execution of requests to trustees to accomplish same.

6. The disposition of properties which secured a Mortgage Loan, the title to which is acquired in the normal course of servicing, including but not limited to:

- a. listing agreement
- b. earnest money contracts
- c. deeds of conveyance
- d. ancillary closing documents

7. Endorsement or negotiation of checks, money orders, drafts, cashiers check and similar media of payment for deposit in the appropriate custodial account.

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 express 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.

BANKERS TRUST COMPANY

Todd A. Andrew

Dated: MAR 19 1996

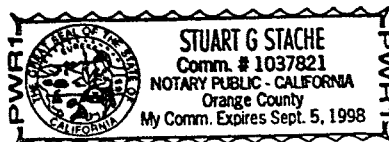
Name: Todd Andrew
Title: Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF Orange

On MAR 19 1996, before me Stuart G. Stache, Notary Public, personally appeared Todd A. Andrew, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the within instrument.

WITNESS my hand and official seal.

Signature *Todd A. Andrew* (Seal)



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of T.D. Service Company the 30th day of May A.D., 19 96 at 10:01 o'clock AM., and duly recorded in Vol. M96 of Power Of Attorney on Page 15547.

FEE \$15.00

By *Bernetha G. Letsch* County Clerk