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LIMITED POWER OF ATTORNEY

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Southern Pacific Funding Corporation (hereinafter called "Company") hereby appoints all individuals with the signatory authority of Regional Vice President, Vice President or above who are employees of Fannie Mae (also known as Federal National Mortgage Association), as its true and lawful attorney-in-fact to act in the name, place and stead of Company for the purposes set forth below.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.

Dated: February 23, 2000

Southern Pacific Funding Corporation

Witness:

Kelli Murray
Name: Kelli Murray

Debra K. Brown
Name: Debora K. Brown
Title: Vice President

Mary Jo Perry
Name: Mary Jo Perry

State of Florida, County of Pinellas

BEFORE ME, Kimberly Anne Walters, a Notary Public in and for the jurisdiction aforesaid, on this 23rd day of February, 2000, personally appeared Debora K. Brown who resides at 100 2nd Avenue S. St. Petersburg, FL 33701 and who is personally known to me (or sufficiently proven) to be a Vice President of Southern Pacific Funding Corporation and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed.

Witness my hand and official seal this 23rd day of FEBRUARY, 2000.

Kimberly Anne Walters

My Commission Expires:

KIMBERLY ANNE WALTERS
NOTARY PUBLIC, State of Florida
My Commission Expires May 31, 2003
No. CC827553

State of Oregon, County of Klamath
Recorded 05/08/00, at 3:23 p. m.
In Vol. M00 Page 16545
Linda Smith,
County Clerk Fee \$ 21.00

21.00