

Prepared by:

Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, D.C. 20429

When Recorded Return to:

pt Federal Deposit Insurance Corporation
550 17th Street, N.W., F-7036
Washington D.C. 20429
Attn: Robert R. Pomeroy, Jr.

SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Robert R. Pomeroy, Jr., MBS Administration Specialist, Division of Resolutions and Receiverships of the Federal Deposit Insurance Corporation ("FDIC"), with a business address of 550 17th Street NW, Washington, D.C. 20429, pursuant to applicable resolutions of the Board of Directors of the FDIC, and sub-delegations thereof, hereby appoint, authorize and empower each of the following persons listed in Exhibit A, attached hereto and made a part hereof, as Attorney(s)-In-Fact, to act on behalf of the FDIC in any of its Receivership or Corporate capacities or as Manager of the FSLIC Resolution Fund ("FRF") (FDIC being (i) Receiver for certain failed banking institutions, (ii) successor to the Resolution Trust Corporation ("RTC") in its capacity as Receiver for certain failed savings and loan associations pursuant to 12 U.S.C. § 1441a(m)(1) and (ii) Manager of the FRF, which inter alia, is the transferee of all assets and liabilities of the RTC in its corporate capacity pursuant to 12 U.S.C. § 1441a(m)(2)), according to the following powers and terms:

To execute, individually and not jointly, by and through the FDIC acting in any of its Receivership or Corporate capacities or in its capacity as Manager of the FRF: (i) any and all satisfactions of mortgages or lien transfers and reconveyances of deeds of trust for the purpose of completing satisfactions due to payoffs; and (ii) any and all mortgage note endorsements or allonges; deed of conveyance; contracts; bills of sale; releases; extensions; assignments of mortgage, deeds of trust or related documents; assignments; terminations, renewals or continuations of U.C.C. Form-1 Financing Statements or other U.C.C. financing statements; assignments or reassignments of rents, leases and profits; affidavits; closing statements; reconciliation statements; judgments; special warranty deeds or other documents or agreements for the purpose of facilitating the efficient discharge of duties outlined in the transactional documents (the "Agreements") related to certain transactions ("Transactions") referenced in Exhibit B attached hereto and made a part hereof. All documents referenced herein shall be executed pursuant to the authority and procedures detailed in the Agreements.

This Special Limited Power of Attorney shall be effective as of December 15, 2000 and shall continue through the earlier of (1) with respect to any individual listed on Exhibit A: (a) the termination of his or her service in the described capacity or (b) the termination of this Special Limited Power of Attorney by an officer of the FDIC authorized to do so by the Board of Directors of the FDIC ("Revocation"); or (2) December 31, 2001.

Any third party may rely upon this document as the named individuals' authority to continue to exercise the powers herein granted unless a Revocation has been recorded in the public records of the jurisdiction where this Special Limited Power of Attorney was executed, or unless the third party has received actual notice of a Revocation.

IN WITNESS WHEREOF, the FDIC by its duly authorized officers empowered in that behalf by appropriate Resolution of its Board of Directors, has caused these presents to be subscribed in its name and its corporate seal to be thereunto affixed this 18th day of December 2000.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: 

Robert R. Pomeroy, Jr.

MBS Administration Specialist

Division of Resolutions and Receiverships

(SEAL)

068582

ATTEST: 

Valerie J. Best

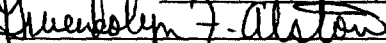
Assistant Executive Secretary

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:



Witness

Print Name: Bonnie Sue O'Neill



Witness

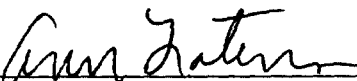
Print Name: GWENDOLYN F. ALSTON

UNITED STATES OF AMERICA)
 DISTRICT OF COLUMBIA)

On this 18th day of December, 2000, before me, Notary Public in and for the District of Columbia, personally appeared Robert R. Pomeroy, Jr. and Valerie J. Best, with a business address of 550 17th Street, NW, Washington, D.C. 20429, who, being first duly sworn, severally depose and say:

First, Robert R. Pomeroy, Jr., first affiant, for himself, says that he is MBS Administration Specialist, Division of Resolutions and Receiverships, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Special Limited Power of Attorney has been subscribed, that the said Special Limited Power of Attorney was subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and that the said Robert R. Pomeroy, Jr. acknowledges the said Special Limited Power of Attorney to be the free act and deed of the said Corporation.

Second, Valerie J. Best, second affiant, for herself, says that she is Assistant Executive Secretary of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Special Limited Power of Attorney has been subscribed, that the seal affixed to the said Special Limited Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, that the said Special Limited Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and that the said Valerie J. Best acknowledges the said Special Limited Power of Attorney to be the free act and deed of the said Corporation.



 Notary Public, District of Columbia
 United States of America

My Commission Expires: September 14, 2005

EXHIBIT A

(Attorneys-In-Fact)

FDIC EMPLOYEES (Washington, DC) *

George Alexander	Denise Anthony
Leslie Bowie	Elliott Pinta
Joan Fairfield	Robert Pomeroy
Elizabeth Falloon	Diane Gill
James Frost	Henry Griffin
Cynthia Shaughnessy	Pat Stewart
David Hall	Nancy Maginn
Ralph Malami	Steve Trout
Phil Mangano	James Wagner
Carol Marks	David Wall
Richard Melintz	Rolando Yngente
Phil Mento	Connie Strine
Rosemary Minyard	James Meyer

*(With a business address of 550 17th Street, NW,
Washington, D.C. 20429)

CAPMARK EMPLOYEES (Atlanta, GA) *

John W. Benson
 Susan C. Tarnower
 Daniel B Kirby
 Sean D. Reilly
 Jim Hebert
 Charles C. Hayes III
 Tad Green

*(with a business address of 245 Peachtree Center Ave.,
 Suite 1800, Atlanta, GA 30303)

LENDLEASE EMPLOYEES (Dallas, TX) *

Michael Carp	Robin Green
Michael O'Hanlon	

*(with a business address of 700 North Pearl St. Ste 2400,
 Dallas, TX 75201)

J.E. ROBERT COMPANIES EMPLOYEES (Dallas, TX) *

Debra H. Morgan
 Keith Belcher

*(with a business address of 5710 LBJ Freeway, Suite 103
 Dallas, TX 75240)

GMAC COMMERCIAL MORTGAGE CORPORATION EMPLOYEES (Horsham, PA) *

Joseph Funk	Maria Corpora-Buck
Richard Joe	Frank Warfield
Brian Stauffer	Coral Horstmeyer
Joanne Aquilino	Henry Bieber
Duane Hewlett	Anne Sheldon
Roman Hryhorchuk	

*(with a business address of 650 Dresher Road, Horsham, PA
19044-8015

GMAC Mortgage Corporation (Waterloo, IA) *

Roberta Pettengill
Kenneth R. Perkins

*(with a business address of 3451 Hammond Ave, Waterloo, IA
50704-0780)

CHASE MANHATTAN MORTGAGE CORPORATION EMPLOYEES (Deerfield Beach, FL) *

Ray Restani	John DeLuca
Mark Goode	Susan Friedenberg
Eileen Bernardoni	

*(with a business address of 1400 E. Newport Center Drive,
Deerfield Beach, FL 33442)

FIRST NATIONWIDE MORTGAGE CORPORATION EMPLOYEES (Dallas, TX) *

[successor Master Servicer to LOMAS MORTGAGE USA, INC.]

Donna R. Baker
Tommy Harris
Monte L. Tullos
Becky McDonald

*(with a business address of 14651 Dallas Parkway, Suite 210,
Dallas, TX 75380-9100)

FIRST NATIONWIDE MORTGAGE CORPORATION EMPLOYEES (Frederick, MD)

[successor Master Servicer to Standard Federal]

Richard D. Penquite	Betty J. Seatter
Kenneth A. Klima, Jr.	Sondra Yaukey

J. Philip McAleavy Dennis Kieft
 *(with a business address of 5280 Corporate Drive,
 Frederick, MD 21701

MIDLAND LOAN SERVICES EMPLOYEES (Kansas City, MO) *

C.J. Sipple
 Paula J. Mickelson
 Steven S. Bartels
 *(with a business address of 210 West 10th Street, Kansas
 City, MO 64105)

BANK OF AMERICA MORTGAGE CORPORATION EMPLOYEES (Louisville, KY) *

J. Mark Hanson	Judy Z. Carter
Serf Hernandez	Mona Langford
Jenny Johnson	Steve Ostrader
Donna L. Moffitt	Yolanda Burnley
Robert K. Vanderberry	Nancy Stone
Diane Bunn	Diana Fouts
Robert Thornton	Virgil McCauley
Scott Manning	Stephanie Powell
Bobbi Stewart	Lisa M. Brown
B. Scott Arnold	Laurie Freitag
Helen Boyd	Steve Ostrader
Melissa Carroll	Leslie Matthews
Donna L. Moffitt	Ereka G. Taylor
Stephanie Cirillo	
Hermania M. Kirk	

*(with a business address of 101 E. Main Street, Suite 400,
 Louisville, KY 40202-5318)

BANK OF AMERICA MORTGAGE CORPORATION EMPLOYEES *(Buffalo, NY)

Mark Ehrenreich
 Michael D. Patten
 Lucille A. Przybyla
 M. Fran Randall
 Susanne M. Haumesser
 *(with a business address of 205 Park Club Lane, Buffalo, NY
 14221-5285)

PNC MORTGAGE CORP. OF AMERICA *(Vernon Hills, IL)

George Wessel
Teresa Switzer
Brooke Willman
Barbara J. Woodman
Jeanine Drury
Kathryn A. Sneider
Barbara A. Campbell
Kathy Granger
Thomas Hough
Karen Batt

*(with a business address of 75 North Fairway Drive, Vernon Hills, Illinois 60061)

Note: PNC Mortgage Corp. of America will be purchased by Washington Mutual Bank, FA on January 31, 2001, and the name may change to reflect this transaction.

Bank of America (Los Angeles, CA)*

Cyndi Ramos	Kathy Bryan
Vicky Smith	Margaret Jackson
Anita Roglich	Sharon Moore
Lorraine Treyes	Karen Marfhausen
Ernie Ulate	

*(with a business address of Bank of America, N.T. & SA, Capital Markets Servicing Group, Unit # 1777, 26th Floor, 333 South Beaudry, Los Angeles, CA 90017)

EXHIBIT B

<u>RTC Series</u>	<u>Date of Pooling & Servicing Agreement</u>	<u>Trustee</u>
1991-1	June 1, 1991	State Street Bank & Trust
1991-2	July 1, 1991	State Street Bank & Trust
1991-3	August 1, 1991	State Street Bank & Trust
1991-4	August 1, 1991	State Street Bank & Trust
1991-5	August 1, 1991	State Street Bank & Trust
1991-M1	August 1, 1991	State Street Bank & Trust
1991-6	September 1, 1991	State Street Bank & Trust
1991-7	September 1, 1991	State Street Bank & Trust
1991-8	September 1, 1991	State Street Bank & Trust
1991-9	September 1, 1991	State Street Bank & Trust
1991-M2	September 1, 1991	State Street Bank & Trust
1991-M3	September 1, 1991	State Street Bank & Trust
1991-10	October 1, 1991	State Street Bank & Trust
1991-11	October 1, 1991	State Street Bank & Trust
1991-12	October 1, 1991	State Street Bank & Trust
1991-M4	October 1, 1991	State Street Bank & Trust
1991-14	November 1, 1991	State Street Bank & Trust
1991-15	November 1, 1991	State Street Bank & Trust
1991-M5	November 1, 1991	State Street Bank & Trust
1991-16	December 1, 1991	State Street Bank & Trust
1991-M6	December 1, 1991	State Street Bank & Trust
1991-17	December 1, 1991	State Street Bank & Trust
1991-M7	December 1, 1991	State Street Bank & Trust
1992-1	January 1, 1992	State Street Bank & Trust
1992-2	January 1, 1992	State Street Bank & Trust
1992-M1	January 1, 1992	State Street Bank & Trust
1992-MH1	January 1, 1992	Bankers Trust
1992-3	February 1, 1992	State Street Bank & Trust
1992-MH2	February 1, 1992	Bankers Trust
1992-C1	February 1, 1992	Chemical Bank
1992-4	March 1, 1992	Bankers Trust
1992-5	March 1, 1992	Bankers Trust
1992-C2	March 1, 1992	Chemical Bank
1992-M2	March 1, 1992	Bankers Trust
1992-6	April 1, 1992	Bankers Trust
1992-C3	April 1, 1992	Chemical Bank
1992-M3	April 1, 1992	Bankers Trust
1992-MH3	April 1, 1992	Bankers Trust
1992-7	May 1, 1992	Bankers Trust
1992-M4	May 1, 1992	Bankers Trust
1992-8	June 1, 1992	Bankers Trust
1992-C4	June 1, 1992	Chemical Bank
1992-HEL1	June 1, 1992	Bankers Trust
1992-C5	July 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-9	August 1, 1992	Bankers Trust
1992-10	August 1, 1992	Bankers Trust

EXHIBIT B (cont'd)

<u>RTC Series</u>	<u>Date of Pooling & Servicing Agreement</u>	<u>Trustee</u>
1992-11	September 1, 1992	Bankers Trust
1992-12	September 1, 1992	Bankers Trust
1992-14	September 1, 1992	Bankers Trust
1992-15	October 1, 1992	Bankers Trust
1992-C6	September 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-C7	September 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-CHF	October 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-C8	November 1, 1992	Bankers Trust (f/n/a Bank of America)
1992-16	November 1, 1992	Bankers Trust
1992-17	December 1, 1992	Bankers Trust
1992-18P	December 1, 1992	Bankers Trust
1993-C1	January 1, 1993	Bankers Trust (f/n/a Bank of America)
1993-1P	February 1, 1993	Bankers Trust
1993-2P	February 1, 1993	Bankers Trust
1993-4P	February 1, 1993	Bankers Trust
1993-5P	February 1, 1993	Bankers Trust
1993-3	February 1, 1993	Bankers Trust
1993-C2	March 1, 1993	State Street Bank & Trust
1993-C3	December 1, 1993	Bankers Trust (f/n/a Bank of America)
1994-C1	September 1, 1994	State Street Bank & Trust
1994-C2	November 1, 1994	First National Bank of Chicago
1994-1	December 1, 1994	First National Bank of Chicago
1995-1	April 1, 1995	First National Bank of Chicago
1995-C1	June 1, 1995	First National Bank of Chicago
1995-2	September 1, 1995	First National Bank of Chicago
1995-C2	December 1, 1995	First National Bank of Chicago

State of Oregon, County of Klamath
 Recorded 01/24/01, at 8:47 a. m.
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Linda Smith,
 County Clerk Fee\$ 61⁰⁰