

LIMITED POWER OF ATTORNEY

FEDERAL HOME LOAN MORTGAGE CORPORATION (FREDDIE MAC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 17771 Business Center Drive, Reston, Virginia, 22090, constitutes and appoints the officers of:

MARINE MIDLAND BANK, N.A.
ONE MARINE MIDLAND CENTER
BUFFALO, NY 14202

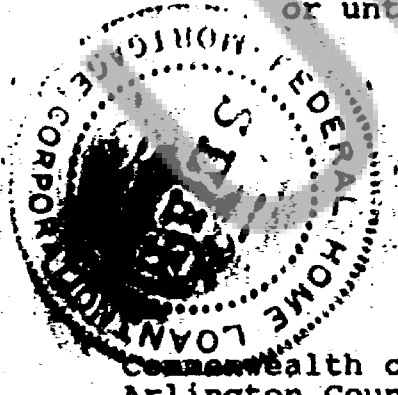
MARINE MIDLAND MORTGAGE CORPORATION
ONE MARINE MIDLAND CENTER
BUFFALO, NY 14202

its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages services for the undersigned by said attorney-in-fact, which are deeds of trust or deeds to secure debt upon payment and discharge of all sums secured deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed and is effective as of this 11th day of August, 1992, and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- (i) the suspension or termination of the attorney-in-fact as Seller or Servicer of mortgage to Freddie Mac,
- (ii) the transfer of servicing from the attorney-in-fact to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney with respect to the business of the attorney-in-fact, or
- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors; or until revoked in writing by the undersigned.



Indirect
Filed 9/1/92
Mailed

FEDERAL HOME LOAN MORTGAGE CORPORATION

BY Karen M. Prante, Assistant Treasurer

ATTEST

Nancy Hirai, Assistant Secretary

Commonwealth of Virginia
Arlington County

CAROL OLSON

FILED FOR RECORD
BY Nancy Hirai
211 PM '92

On the 11th day of August, 1992, before me personally came Karen M. Prante and Nancy Hirai, to me known, who being by me duly sworn, did depose and say that reside in 11109 Sunset Hills Road, Reston, Virginia, that they are the Assistant Treasurer and Assistant Secretary of the Federal Home Loan Mortgage Corporation described in and which executed the above instrument; that they know the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by virtue of a resolution of its board of directors of said corporation, and that she signed her name thereto by like order.

DARREN J. KERN, Notary Public
My Commission Expires December 1992
Notary Public

This instrument was prepared by Bill Jewett of Marine Midland Bank, N.A., One Marine Midland Center, Buffalo, New York 14202.