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LIMITED POWER OF ATTORNEY

THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (hereinafter called "HUD") hereby appoints Lisa Alonge, Sherri Anderson, Jill Balentine, George Court, Keith Douglas, Debbie Miller, Susan Mitchell, Renee Osborne, Ralene Ruyle, Larry Simpson, Terry Smith, Sue Stepanek, Roger Teufel, and Janan Weeks, severally, as its true and lawful attorneys-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 Loan Sale Agreement by and between HUD and EMC Mortgage Corporation dated the 27th day of October, 1995 to which reference is made for the definition of all capitalized terms herein. The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

- 1. To execute, acknowledge, seal and deliver the Deed of Trust/Mortgage Note Endorsements, on behalf of HUD, with respect to the Mortgage Notes for all of the Mortgage Loans, provided that the form of each such Endorsement shall be substantially as set forth in Exhibit "E" to the Loan Sale Agreement, appropriately completed;
- 2. To execute, acknowledge, seal and deliver, on behalf of HUD; the Assignments and Lost Note Affidavits 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 Assignments and Lost Note Affidavits shall be substantially in the form of Exhibit "A" to the Loan Sale Agreement, appropriately completed;
- 3. To execute, acknowledge, seal and deliver the Assignment of Mortgage and Other Collateral Loan Documents with respect to all of the Mortgage Loans, provided that the form of such Assignment shall be substantially in the form of Exhibit "B" to the Loan Sale Agreement modified as necessary in accordance with applicable law, appropriately completed.
- 4. To execute and mail to the Taxing Authorities, the Taxing Authority Notifications, in the form of Exhibit "G" to the Loan Sale Agreement, appropriately completed.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

DEPT-01 RECORDING

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The rights, powers, and authority of the commence and be in full force and effect on the shall remain in full force and effect until 11:59	e attorneys-in-fact granted in this instrument sha e date hereof and such rights, powers and authorit p.m., Washington, D.C. time, on May 29, 1996.
Dated: 11/14/95	U.S. DEPARTMENT OF HOUSING ANI URBAN DEVELOPMENT
Acknowledgement	Authorized Agent) TAMES SORRENTINO
State of It HIN GTON DC ss:	
aforesaid, on this day of NOV 1 A., 19 who is personally well known to me (or suffice Secretary of the Department of Housing and Ur foregoing instrument by virtue of the authority signing of the foregoing instrument to be his/he agent of the Secretary of the Department of Hoof the Secretary of Housing and Urban Developm	KER, a Notary Public in and for the jurisdiction 295, personally appeared TIMES SORRENTIAL ciently proven) to be an authorized agent of the ban Development and the person who executed the vested in him/her and he/she did acknowledge their free and voluntary act and deed as an authorized outing and Urban Development, for and on behalment for the uses, purposes and consideration therein
Witness my hand and official seal this <u>M</u>	i cav of Navamber. 1995.
set forth. Witness my hand and official seal this <u>M</u>	Notary Public
My Commission expires: 4/1/99	

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Nationwide Recording Lenice 17911 Von Karmon Que Ste 230 Strvino, Ca. 92714

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