

RECORD AND RETURN TO:

1998-07-17 11:24:27

The Money Store
P.O. Box 13716
Sacramento, CA 95853-3716
ATTN: FHA TITLE I DEPT.
LOAN # 72689805



Sandra Austin
P.O. Box 13716
Sacramento, CA 95853-3716

POWER OF ATTORNEY
LIMITED

Jo Ann M. Schalk
180 East Fifth Street, 2nd Floor
Saint Paul, MN 55101

KNOWN ALL PERSONS BY THESE PRESENTS; that I Jo Ann M. Schalk being the duly elected Vice President U. S. Bank National Association f/k/a First Bank (N.A.), being duly empowered and authorized to do so, do hereby make constitute and appoint the following officers of The Money Store:

Sandra Austin

Vice President

As the true and lawful attorney-in-fact for U.S. Bank National Association f/k/a First Bank (N.A.) as Trustee under the Pooling and Servicing Agreement dated as of November 30, 1995 Series 1995 C 3 (the 'Bank') in its name, place and stead, and for its use and benefit.

1. To sign on behalf of the Bank any and all documents relating to matters of a claim of Insurance being filed with the U.S. Department of Housing and Urban Development against the Mortgagee(s)

Beatrice Jeffries

on a property located at 9955 S Oglesby
Chicago, IL 60617

2. This power of attorney shall be limited to the above mentioned exercise of power.

3. This instrument is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

4. The rights, power and authority of said attorney herein granted shall commence and be in full force and effect on April 2, 1998 and such rights, powers and authority shall remain in full force and effect thereafter until the said Claim of Insurance has been finalized of record with the U.S. Department of Housing and Urban Development.

IN WITNESS WHEREOF, I have hereunto set my hand this 16 day of April 1998.

U.S. BANK NATIONAL ASSOCIATION F/K/A FIRST BANK (N.A.)

By: *Jo Ann M. Schalk*

Jo Ann M. Schalk
Vice President
U. S. Bank National Association f/k/a
First Bank (NA)
180 East Fifth Street, 2nd Floor
St. Paul, Minnesota 55101

STATE OF MINNESOTA

COUNTY OF RAMSEY

Before me, a notary public, in and for said county, personally appeared Jo Ann M. Schalk, Vice President, who resides at 180 East Fifth Street, 2nd Floor, St. Paul, Minnesota 55101 and who acknowledged that he/she did sign the foregoing instrument and that the same is his/her free act and deed and the free act and deed of U.S. Bank National Association f/k/a First Bank (N.A.).

IN TESTIMONY WHEREOF, I have hereunto set my hand this 16 day of April 1998.

For Notary Seal or Stamp



Melissa Satre
Notary Public

This Instrument was prepared by The Money Store, 3464 El Camino Avenue, Suite 200, Sacramento, CA 95821.