OOK 238
OFFICIAL PLANE RECORDED AT THE RECORDE

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LIMITED POWER OF ATTORNEY

FEDERAL HOME LOAN MORTGAGE CORPORATION (FREDDIE MAC), a corporaganized and existing under the laws of the United States of America, having an office for the conduct of business at 11109 a corporation Set Hills Road, Reston, Virginia, 22090, constitutes and appoints the officers of:

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

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

This limited power of attorney has been executed and is effective as of this 26th 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)

(ii)

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

SEAL Affixed. (SEAL)

TEDERAL HOME LOAN MORTGAGE CORPORATION THOMAS F. W ASSISTANT TREASURER

ATTEST

STUART F. SHLAPER, ASSISTANT SECRETARY

Commonwealth of Virginia) Fairfax County

On the 26th day of August , 1992, before me personally came
Thomas F. Walsh and Stuart F. Shlafer Thomas P. Walsh
to me known, who being by me duly sweet, did depose and say that
reside in 11109 Sunset Hills Road, Reston, Virginia, that they are
the Assistant Treasurer and Assistant Secretary
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.

MITSUO S. AOYAMA, Notary My Commission Expires: Notary December 31, 1996 Notary Public MULL

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