LIMITED POWER OF ATTORNEY

FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at Two Galleria Tower, 13455 Noel Road, Suite 600, Dallas, Texas, constitutes and appoints

TROY & NICHOLS, INC.

(Name of Lender)
its true and lawful Attorney, and in its name, place, and stead and for its
use and benefits, to execute and acknowledge all documents customarily and
reasonably necessary and appropriate for (I) the substitution of truetee(s)
(II) the modification of a mortgage or deed of trust owned by the undersigned
and serviced for the undersigned as mortgagee or beneficiary or has become
mortgagee or beneficiary by virtue of assignment of such mortgage or deed of
trust, or by virtue of endorsement of notes secured by such mortgage or deed
of trust, (III) the conveyance by special and/or general warranty deed of
properties to the Federal Housing Administration, the Veterans' Administration, or the mortgage insurer by naming as grantee such entity or any
specific office or office holder in the form required by any one of the
foregoing, and (IV) the release of the mortgage upon payment and discharge of
all sums secured thereby, 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, or by virtue of endorsement of notes
secured by such mortgage.

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.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the attorney-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

December 8, 1993
Date Executed

FEDERAL NATIONAL MORTGAGE ASSOCIATION

ATTEST:

Carol Scott, Asst. Secretary

ACKNOWLEDGEMENT:

STATE OF TEXAS) COUNTY OF DALLAS)

Before me, the undersigned authority, on this day appeared J. B. Forbes, Vice President of Federal National Mortgage Association, a corporation organized and existing under the laws of the United States of America, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purpose and consideration therein expressed, in the capacity therein stated, and as the act of said corporation.

Given under my hand and seal of office on this 8th day of December 1993.

When recorded, return to:
Ms. Betty Thomisee
Troy & Nichols, Inc.
P. O. Box 4025
Monroe, LA 71211

Katie Parish, Notary Public in and for the State of Texas

This document prepared by: Regional Counsel Federal Nat'l Mortgage Assn. P.O.Box 650043, Dallas, TX 75265-00431



