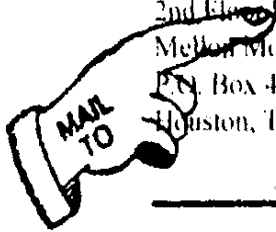


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1998-07-13 10:13:55  
Tarrant County, Texas

Prepared by:  
Mellon Mortgage Co.  
When Recorded Return To:  
2nd Floor Post Closing  
Mellon Mortgage Company  
P.O. Box 4883  
Houston, TX 77210-9528



## SPECIAL LIMITED POWER OF ATTORNEY

412655

KNOW ALL PERSONS BY THESE PRESENTS:

That, **Guaranteed Financial Mortgage Services, Inc.**, a Corporation, ("Correspondent"), has determined that it is necessary to appoint agents to act on its behalf;

Correspondent hereby appoints the following individuals, who are employees of Mellon Mortgage Company, a corporation organized and existing under the laws of State of Colorado:

**Jacqueline Henderson  
Cynthia Gressett**

or any one of them, as Correspondent's attorneys-in-fact, and in Correspondent's name, place and stead and for Correspondent's use and benefit to execute and acknowledge the following instruments on behalf of Correspondent:

Any and all endorsements and/or assignments of promissory notes made payable to Correspondent and assignments of instruments evidencing, making or granting security for such promissory notes, including, but not limited to, mortgages and deeds of trusts, said notes and security instruments to be endorsed and/or assigned to Mellon Mortgage Company or Mellon Bank, N.A.

The Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Mellon Mortgage Company at 3100 Travis Street, Houston, Texas 77006, and acknowledgment receipt issued therefor. With respect to an individual named as an attorney-in-fact herein, this Special Limited Power of Attorney shall terminate at the time said person's employment with Mellon Mortgage Company terminates.

Document Prepared By:

Mellon Mortgage Company  
Scott Julich-Post Closing  
P.O. Box 4883  
Houston, TX 77210-9528

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RICK

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P.O. Box 4883  
Houston, TX 77210-9528

**ACKNOWLEDGEMENT**

Executed this 6th day of MARCH, 1998,

GUARANTEED FINANCIAL MORTGAGE SERVICES, INC.

ATTEST:

BY:

Name:  
Title:

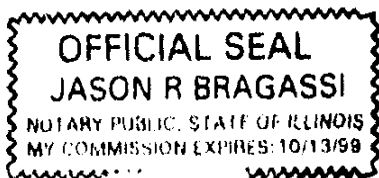
Name: Victor Ciardelli, JR.  
Title: President

STATE OF ILLINOIS }  
                          } SS.  
COUNTY OF COOK  }

On this the 6th day of March, 1998, before me, the undersigned Notary Public personally appeared, Victor Ciardelli, JR., known to me (or satisfactorily proven) to be the person described in the foregoing instrument, as President of Guaranteed Financial Mortgage Services, Inc., a Corporation, and acknowledged that (s)he executed the same in the capacity therein stated and for the purposes therein contained.

IN WITNESS THEREOF I hereunto set my hand and official seal.

(SEAL)



Jason Bragassi  
Printed Name: Jason Bragassi  
Title:  
My commission expires: 10 13 99