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1998-0074402

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The Richardson Consulting Group
505 A San Marin Drive, # 110
Novato, CA 94945

Recorded
Official Records
County Of
Marin
JOAN C. THAYER
Recorder

REC FEE 13.00

10:36AM 09-Oct-1998

CS
Page 1 of 3

THIS SPACE FOR RECORDERS USE ONLY

Limited Power of Attorney

Property of Cook County Clerk's Office

99235821

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1999-03-11 16:18:16

Cook County Recorder 51.50



99235821

THIS PAGE IS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

ADDITIONAL RECORDING FEE APPLIES

PS
P-4
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THIS IS CERTIFIED TO BE A TRUE COPY OF THE RECORDS
OF THE MARIN COUNTY RECORDER
DATE ISSUED

OCT 15 1998

BY Joan C. Thayer DEPUTY

After Recording, Return To:
Richardson Consulting Group, Inc. LIMITED POWER OF ATTORNEY
505A San Marin Drive, #110
Novato, CA 94945

SUMMATYME CORP. ("Seller") hereby appoints Debbie Miller, Janan Weeks, Barbara Russell, Lisa Alonge, Raylene Ruyle, Sue Stepanek and Keith Douglas, severally, as true and lawful attorneys-in-fact to act in the name, place and stead of Seller for the purposes set forth below. This limited power of attorney is given pursuant to that certain Asset Sales Agreement #50198 by and between United Mortgage & Loan Investment Corp. as the Asset Sales Attorney-in-fact for Seller, et al. ("UMLIC") and EMC Mortgage Corporation ("EMC") dated as of May 1, 1998, 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:

To execute, acknowledge, seal and deliver to EMC, on behalf of Seller, the Mortgage Note endorsements with respect to the Mortgage Notes for all of the Mortgage Loans, provided that such Mortgage Note endorsements shall be "without recourse" and appropriately completed;

To execute, acknowledge, seal and deliver to EMC, on behalf of Seller, the Lost Note Affidavit with respect to any Mortgage Note which has been lost or is otherwise unavailable, substantially in the form attached to the ASA #50198 (without indemnity), appropriately completed;

To execute, acknowledge, seal and deliver to EMC the Assignments of Mortgages and other collateral loan documents with respect to all of the Mortgage Loans, without warranty except as provided in ASA #50198, with such modifications as may be required to comply with applicable transfer/recordation requirements, appropriately completed;

To execute, acknowledge, seal and deliver to EMC the Deeds and other collateral transfer documents with respect to all of the REO Properties, substantially in the form of "Special Warranty Deeds" used in North Carolina or equivalent Deed forms used in the recording jurisdiction, with such modifications as may be required to comply with applicable transfer/recordation requirements, 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 Seller not specifically described herein.

The rights, powers, and authority of the attorneys-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 p.m. on November 5, 1998.

Dated: May 7, 1998

SUMMATYME CORP.

By: [Signature]
Name: Arthur E. Kechijian
Title: President

Witnesses:

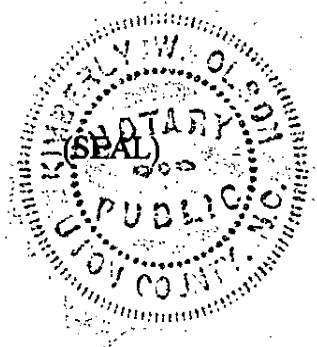
[Signature]
Aaron Lopez
[Signature]
Patricia Mason

ACKNOWLEDGMENT

State of North Carolina)
Union County)

BEFORE ME, Kimberly W. Olson, a Notary Public in and for the jurisdiction aforesaid, on this 7th day of May, 1998, personally appeared Arthur E. Kechijian, who is personally well known to me (or sufficiently proven) to be an authorized agent of SUMMATYME CORP.* and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as an authorized agent for said entity, for and on behalf of said entity for the uses, purposes and consideration therein set forth.

Witness my hand and official seal, this the 7th day of May, 1998.



[Signature]
Notary Public

My Commission Expires: 11-11-2001

*11525 Carmel Commons Blvd., Suite 101
Charlotte, NC 28226

Prepared By:
EMC Mortgage Corporation
222 W. Las Colinas Blvd., Suite 600
Irving, Texas 75039

LOT 44 IN BLOCK 1 IN MCLEAN'S GARFIELD BOULEVARD ADDITION,
BEING A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE
NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP
33 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

P.I.N. 19-13-107-930 VOL 368

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