

SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That, WASHINGTON MORTGAGE SERVICES, INC. DBA HOME MORTGAGE USA

a WASHINGTON CORPORATION, ("Broker"), has determined that it is necessary to appoint agents to act on its behalf;

Broker hereby appoints Temple-Inland Mortgage Corporation, a Corporation organized and existing under the laws of the State of Nevada as Broker's attorney-in-fact, and in Broker's name, place and stead and for Broker's use and benefit to execute and acknowledge the following instruments on behalf of Broker:

Any and all endorsements and/or assignments of promissory notes made payable to Broker and assignments of instruments evidencing, making or granting security for such promissory notes, including, but not limited to, mortgages and deeds of trust, said notes and security instruments to be endorsed and/or assigned to Temple-Inland Mortgage Corporation.

This 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of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Temple-Inland Mortgage Corporation at 7676 Woodway, Suite 300, Houston, TX 77063, and an acknowledgement of receipt issued therefor.

EXECUTED this 9TH day of JUNE, 1997, to be effective on the date of the Note.

ATTEST:

WASHINGTON MORTGAGE SERVICES DBA HOME MTG USA

By: [Signature]
Name: MICHELLE FIELDS, CLOSING MANAGER
Title:

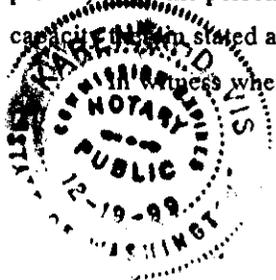
Name: _____
Title: _____

WITNESS: _____

Loan No. 1094590 Borrower's Name: MCCULLEY
Property Address: 805 LEE ROAD Short Legal Description: LOT 8, MCBRIDE TRACT
BYHALIA, MS 38611

STATE OF Washington
COUNTY OF King

On this the 9th day of June, 1997, before me, the undersigned Notary Public personally appeared Michelle Fields, known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledged that he executed the same in the capacity therein stated and for the purposes therein contained.



[Signature]
Printed Name: KAREN R. DAVIS
Title: Notary Public
My commission expires: 12/19/99

Prepared by:

AUG 14 1 24 PM '97

After recording return to:

Temple-Inland Mortgage Corporation
7676 Woodway, Suite 300
Houston, TX 77063

Middleberg, Riddle & Gianna
1300 South Mopac Expressway
Austin, Texas 78746

BK 75 PG 139
W.E. DAVIS CH. CLK.