

STATE MS.-DESOTO CO.
FILED

Nov 12 1 14 PM '97

BK 75 PG 763
W.E. DAVIS CH. CLK.

SPECIFIC POWER OF ATTORNEY

Prepared by:
~~WHEN RECORDED MAIL TO X~~
Countrywide Home Loans, Inc.
MSN SV-79 / DOCUMENT
CONTROL DEPT.
P.O. BOX 10266
VAN NUYS, CA 91410-0266

SPACE ABOVE FOR RECORDERS USE

LOAN #: 1223805

ESCROW/CLOSING #:

KNOW ALL MEN BY THESE PRESENTS, that I,
SHAWN D GATTON
2661 DELK RD. APT #E MARIETTA, GA 30062-

FHA/VA/CONV
Specific Power of Attorney
1U0151XX (06/97)

Initials: SDG



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LOAN #: 1223805

herewith nominate, constitute and appoint

Terri D. Gatten

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

whose address is
6330 KENSINGTON
HORN LAKE, MS 38637-

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

LOAN #: 1223805

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to March 7, 1998, shall be revoked.

FHA/VA/CONV
Specific Power of Attorney
1U0153XX (06/97)

Shawn D. Gatton

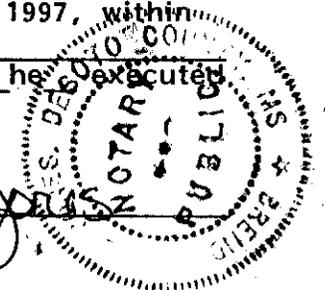
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Principal

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for said county and state, on this 7 day of September, 1997, within my jurisdiction, the within named SHAWN D. GATTON who acknowledged that he executed the above and foregoing instrument.

Brenda Day
Notary Public



My Commission Expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES MARCH 17, 2000