

STATE MS.-DESOTO CO.
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MAY 15 10 26 AM '00

BK 85 PG 298
W.F. DAVIS CH. CLK.

[WHEN RECORDED RETURN TO]
NTC ATTN: DARRELL COLON
101 N. BRAND BLVD., SUITE #1800
GLENDALE, CALIFORNIA 91203
HIBERNIA NATIONAL A0260300007A



LIMITED POWER OF ATTORNEY

THIS LIMITED POWER OF ATTORNEY (the "Limited Power") is made effective as of September 30th, 1999 by the undersigned, Hibernia National Bank, a national banking association ("Hibernia").

WHEREAS, effective September 30th, 1999, Hibernia assigned and sold the servicing rights (the "Servicing") relating relating to certain mortgage loans (the "Mortgage Loans"), all pursuant to a Mortgage Servicing Purchase and Sale Agreement between Lehman Capital, A Division of Lehman Brothers Holdings Inc. as Purchaser and Hibernia as Seller (the "Sale Agreement"); and

WHEREAS, pursuant to the Sale Agreement, Hibernia is responsible for the execution and recordation of assignments of all mortgages and deeds of trust that secure the Mortgage Loans; and

WHEREAS, Hibernia has engaged Nationwide Title Clearing, a corporation organized under the laws of the State of California ("Nationwide"), to act as its agent in the preparation and processing of assignments of mortgages and deeds of trust securing the Mortgage Loans, as set forth in Sale Agreement;

Therefore:

1) Hibernia does hereby constitute and appoints:

Nationwide Title Clearing, Inc.

(hereinafter collectively the "Attorney")

Signature: *D. Colon*
D. Colon
NTC
(818) 243-7900
101 N. Brand Blvd., Suite #1800
Glendale, CA 91208

to be authorized, with limited power, to execute assignments of mortgages or deeds of trust ("the Assignments") that pertain to the Mortgage Loans as described in the Sale Agreement.

2) Attorney shall not be considered officers or employees of Hibernia.

3) This Limited Power expires upon the earlier of a) written notice of removal from Hibernia, or b) completion of all Assignments, or c) October 30, 2000.

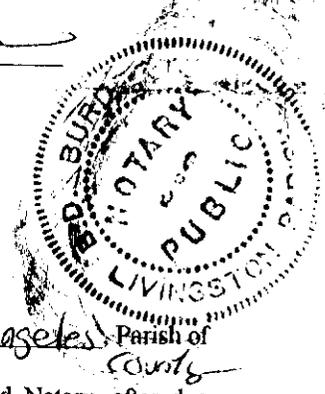
THUS DONE, SIGNED AND PASSED, on this 30th day of September, 1999 in the Parish of East Baton Rouge, State of Louisiana in the presence of the undersigned competent witnesses and Notary, after due reading of the whole.

WITNESSES:

Ann Jeffa
Debbie Harrington

HIBERNIA NATIONAL BANK
BY: Ben Thompson
ITS: Ben Thompson
Senior Vice President

[Signature]
NOTARY PUBLIC



THUS DONE, SIGNED AND PASSED, on this 30th day of September, 1999 in Los Angeles Parish of Los Angeles State Louisiana, in the presence of the undersigned competent witnesses and Notary, after due reading of the whole. California

WITNESSES:

Marylou Bagabaldo
Edith Calderon

Nationwide Title Clearing
BY: Nike Hoy
ITS: SNr. Vice President

[Signature]
NOTARY PUBLIC



SIGNATURE PAGE TO LIMITED POWER OF ATTORNEY
BY AND AMONG HIBERNIA NATIONAL BANK AND
NATIONWIDE TITLE CLEARING DATED September 30TH, 1999