

WHEN RECORDED RETURN ORIGINAL  
Chapel Mortgage Corporation  
315 Main Street, PO Box 550  
Rancocas, NJ 08073-0550  
Attn: Document Control Department

Prepared by and return to:  
N. MS Title & Escrow, LLC  
Hugh H. Armistead, Attorney  
P. O. Box 609  
Olive Branch, MS 38654  
(601) 895-4844

P Book 87 pg 472

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Nov 14 9 58 AM '00

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BK 87 pg 472  
W.E. ...

LIMITED POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS:

That MONUMENT MORTGAGE, INC.

(the "Principal"), with its principal place of business at 2527 CAMINO RAMON, SAN RAMON, CA 94583

constitutes and appoints CHAPEL MORTGAGE CORPORATION ("CMC") and its officers its true and lawful attorney-in-fact; and in its name, place and stead and for its use and benefit, to execute any and all documents for the purpose of assigning and transferring to CMC that certain mortgage, deed of trust, security instrument and note, which note was funded by CMC but closed in the Principal's name, including but not limited to, executing an assignment of mortgage, deed of trust, or security instrument and/or endorsing a promissory note and/or allonge for the following loan transaction:

Borrower(s) Name: Brian C. Redden  
Letitia B. Redden

Street Address of Property: 4253 Jessica Drive  
City, State, Zip Code: Southaven, Ms. 38672

Loan Number: 44608

The undersigned gives to said attorneys-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, this limited power of attorney has been executed this 14<sup>th</sup> day of Oct 20<sup>00</sup>.

*[Signature]*

By: JOSH COLLEN, VICE PRESIDENT  
Its

(Space Below This Line Reserved for Acknowledgement)

State of: PENNSYLVANIA

County of: MONTGOMERY

I CERTIFY that on this 10<sup>th</sup> day of Oct 20<sup>00</sup>,

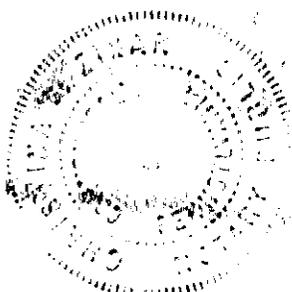
JOSH COLLEN personally came before me and this person acknowledged under oath, to my satisfaction that:

- (a) he/she resides in PENNSYLVANIA
- (b) this person is the VICE PRESIDENT of OPERATIONS
- (c) this person is the attesting witness to the signing of this document by the proper corporate office who is President of the corporation;
- (d) this document was signed and delivered by the corporation as its voluntary act by a proper resolution of its Board of Directors;
- (e) this person knows the proper seal of the corporation which was affixed to this document; and
- (f) this person signed this proof to attest to the truth of these facts.

Signed and sworn to before me on this 10<sup>th</sup> day of Oct 20<sup>00</sup>

*Kimberly Hallenbeck*  
Attesting Witness

*Christina G Zinar*  
Notary Public



Notarial Seal  
Christina G. Zinar, Notary Public  
Whitpain Twp., Montgomery County  
My Commission Expires Sept. 24, 2001  
Member Pennsylvania Association of Notaries