

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

- - P Book 87 pg
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
STATE MS. - DESOTO CO.
Nov 14 9 58 AM '00

Space Above This Line For Recording Information
Collection
LIMITED POWER OF ATTORNEY

BK 87 472
W.F. ...

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 it's 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

STATE MS. - DESOTO CO.
Nov 28 3 26 PM '00

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

BK 87 532
W.F. ...

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 *10th* day of *Oct* 20 *00*.

[Signature]

By: JOSH COLLEN, VICE PRESIDENT, MONUMENT MORTGAGE, INC.
Its

(Space Below This Line Reserved for Acknowledgement)

State of: PENNSYLVANIA
County of: MONTGOMERY

I CERTIFY that on this *10th* day of *Oct* 20 *00*,

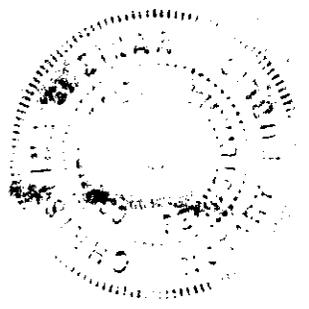
JOSH COLLEN personally came before me and this person acknowledged under oath, to my satisfaction that:

- (a) he/she resides in PENNSYLVANIA
- (b) this person is the VICE PRESIDENT of OPERATIONS OF MONUMENT MORTGAGE, INC.
- (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 *10th* day of *Oct* 20 *00*

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