

Records 107

P Book 88 Pg 462

STATE MS - DE SOTO CO

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CORRESPONDENT

A DIVISION OF
North American Mortgage Company ©
1301 Hudson Lane
Monroe, LA 71201

BLANKET POWER OF ATTORNEY

Texas Financial Corporation (the "Seller"), a Texas corporation through the duly authorized representative whose signature appears below makes and appoints and by this Blanket Power of Attorney does make, constitute and appoint North American Mortgage Company (herein referred to as "North American") 1301 Hudson Lane, Monroe, LA, a Delaware corporation the true and lawful attorney-in-fact for the Seller, and in the Seller's name and stead to execute, by the signature of any authorized North American employee or agent, any and all documents for the purpose of assigning and transferring to North American any and all mortgages, deeds of trust, security instruments and the related notes, including but not limited to the assignments of mortgages, deeds of trust and security instruments; the note endorsements, affidavit and agreements, for any mortgage loan transaction closed and funded in the Seller's name and committed to North American under that certain Loan Purchase Agreement between the Seller and North American as such has been and is amended from time to time (the "Agreement"); giving and granting unto the said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done, and to make, correct, amend, endorse, accept, or deliver all agreements and instruments; as fully, to all intents and purposes, as the Seller might or could do if present at the doing thereof through one of its authorized representatives, with full power of substitution and revocation. The Seller hereby ratifies and confirms all that the said attorney-in-fact shall lawfully do or cause to be done by virtue of this Blanket Power of Attorney.

The Seller may only revoke this Blanket Power of Attorney in writing and only upon the expiration of one hundred eighty (180) days from the effective date of the Agreement's termination in accordance with the Agreement's terms, and this Blanket Power of Attorney shall be deemed to be a power coupled with an interest for such purpose.

IN TESTIMONY WHEREOF, I have hereto set my hand and seal this 27th day of September, 2000

SELLER: Texas Financial Corporation
8310 Capital of Texas Hwy, N.
Suite, 400
Austin, TX 78731

Mart Cantu
(Signature of authorized officer of Seller)

MARTIN T. CANTU
(Printed name of authorized officer)

SP VP.
(Title of authorized officer)

ACKNOWLEDGEMENT SECRETARY'S CERTIFICATE

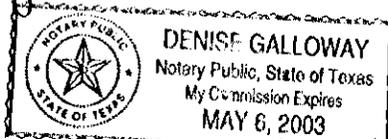
I hereby certify that I am the duly elected and qualified Secretary of the Seller, and that, as such, I am authorized to execute this certificate on behalf of the Seller. I further certify that the above-named officer of the Seller ("Authorized Officer") is a duly elected, qualified, and acting officer of the Seller, holding on the date hereof the title set forth below his/her name, and that the Board of Directors of the Seller has duly authorized, empowered, and directed the Authorized Officer to execute and deliver this Blanket Power of Attorney in the name of and on behalf of the Seller.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Seller as of this 27th day of September, 2000.

Wendy Keshner-utel
Secretary



STATE OF Texas
COUNTY OF Travis



On this 27th day of September, 2000, before me the undersigned, a Notary Public in and for the State of Texas, personally appeared Martin T. Cantu personally known to me or proven to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Denise Galloway
Notary Public