

OFB# 9706797

Loan No.: 98-20580

Farrow

EXHIBIT "A" - LEGAL DESCRIPTION

Lot 22, Section B, in Country Village Subdivision, in Section 3, Township 2 South, Range 6 West, as recorded in Desoto County Chancery Clerk's Office Plat Book 23, Page 27, to which plat reference is hereby made for a more particular description of said lot.

This being the same property as conveyed by Kim H. Kreunch to Gregory E. Garrett, in Warranty Deed Book 197, Page 74, dated 7/10/87 and recorded 7/14/87, in the Chancery Clerk's Office of Desoto County, MS.

Initials: AK _ _

LIMITED POWER OF ATTORNEY

Walter O'Cheskey, in his capacity as Chapter 11 trustee ("Trustee"), and not personally, for the bankruptcy estate of Eagle Capital Mortgage, Ltd. ("Eagle"), Trustee hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee and Eagle for purposes set forth below.

The said attorney-in-fact is hereby authorized, and empowered, as follows:

- 1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
- 2. To execute and deliver Affidavits of Debt, Substitutions of Trustee, Substitutions of Counsel, Non-Military Affidavits, Notices of Rescission, Foreclosure Deed, Transfer Tax Affidavits, Affidavits of Merit, Verifications of Complaints, Notices to Quit, Bankruptcy Declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee or Eagle in connection with foreclosure, bankruptcy and eviction actions.
- 3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee or Eagle.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorney-in-fact to do any act or execute any document on behalf of Trustee or Eagle not described herein.

Dated: 1-21-1999

Walter O'Cheskey, as Chapter 11 trustee for Eagle Capital Mortgage, Ltd., and not personally

Witness:

[Handwritten signature]
Name

[Handwritten signature: Walter O'Cheskey Trustee]
Name

[Handwritten signature: Natalie Edwards]
Name

RECORD & RETURN TO
Court Explorers, Inc
300 Rector Place
New York, NY 10280

State of TEXAS) County of DALLAS)

BEFORE ME, Susan Mills, a Notary Public in and for the jurisdiction aforesaid, on this 21st day of Jan., 1999, personally appeared Walter O'Cheskey, who resides at Wichita Falls, TX and who is personally known to me (or sufficiently proven) to be the Chapter 11 trustee of Eagle Capital Mortgage, Ltd. and the person who executed the foregoing instrument by virtue of the authority vested in him and he did acknowledge the signing of the foregoing instrument to be his free and voluntary act and deed for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 21st day of January, 1999

[Handwritten signature: Susan Mills]

My Commission Expires: _____
DB4775-0109

