

LIMITED POWER OF ATTORNEY

STATE OF: Texas, COUNTY OF: Dallas

Cowest Mortgage Corporation (Cowest), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 2121 San Jacinto Street, Suite 1400, Dallas, Texas 75201, constitutes and appoints:

BancBoston Mortgage Corporation
7301 Baymeadows Way
Jacksonville, FL 32256

its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages sold by Cowest for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to

- (i) the execution of assignments of mortgage or deeds of trust from Cowest to BancBoston Mortgage Corporation.

The undersigned gives to said attorney-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.

This limited power of attorney has been executed and is effective as of this 27th day of March, 1995, and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- (i) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact, or
(ii) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

ATTEST:

COWEST MORTGAGE CORPORATION

Michael R. Miller
Assistant Vice President

Michael R. Miller

Matthew M. Herring
Ins. MATTHEW M. HERRING
CEO

STATE OF TEXAS

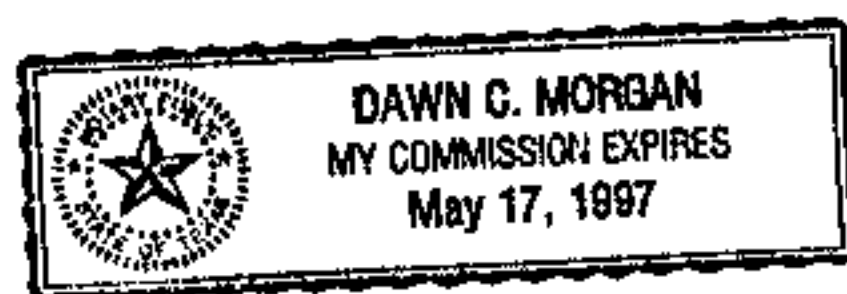
COUNTY OF Dallas

05/01/1995-11269
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgements, personally appeared Matthew M. Herring and CEO to me known and known to be the persons described in and who executed the foregoing instrument as CEO and CEO, respectively, of the corporation named therein, and severally acknowledged before me that they executed the same as such officers in the name and on behalf of said corporation.

Witness my hand and official seal in the county and state last aforesaid this 27th day of March, 1995.

Dawn C. Morgan
Notary Public, State of Texas
County of Dallas
My commission expires: 5-17-97



This document was prepared by:

BancBoston Mortgage Corporation
7301 Baymeadows Way
Jacksonville, FL 32256

Inst # 1995-11269