

After recording please return to:
Linda Miller
Chase Manhattan Mortgage Corporation
1300 N. 19th Street
Metairie, La 71201

Inst # 1996-20743

LIMITED POWER OF ATTORNEY

1. Pursuant to a FNMA/FHLMC/GNMA/Private Investor Mortgage Servicing Purchase and Sale Agreement dated March 10, 1995 (the "Agreement"), CHASE MANHATTAN MORTGAGE CORPORATION ("CMMC"), a Delaware corporation, with offices at 4915 Independence Parkway, Tampa, Florida 33634-7540, acquired from MAIN STREET MORTGAGE COMPANY, LIMITED PARTNERSHIP ("MAIN STREET"), with offices located at 100 2nd Avenue South, Suite 400, St. Petersburg, FL 33701, the rights to service the mortgage portfolio as defined in the Agreement (the "Mortgages"), which Mortgages are either whole loans owned by the Federal National Mortgage Association ("FNMA"), the Federal Home Loan Mortgage Corporation ("FHLMC") or Private Investors; or are pledged to secure participation certificates issued by FHLMC; or mortgage backed securities issued by FNMA; or other forms of securitizations through the Private Investors; or mortgage backed securities issued by the Government National Mortgage Association ("GNMA").

2. Main Street was required, pursuant to Section 2.4 (b)(i) of the Agreement, to deliver to CMMC, the appropriate assignments to evidence the transfer to CMMC of all of Main Street's right, title and interest in and to the Mortgages. To date, such assignments have not yet been recorded of record, such that Main Street remains mortgagee of record.

3. Main Street was also required, pursuant to Section 2.4 (b)(i) of the Agreement, to deliver such other documents, including but not limited to limited powers of attorney, as CMMC or its counsel deemed reasonably necessary to properly service the Mortgages prior to CMMC's becoming mortgagee of record.

4. In connection with CMMC's servicing of the Mortgages, Main Street hereby constitutes and appoints Chase Manhattan Mortgage Corporation its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to endorse checks, execute mortgage satisfactions, partial releases, and any and all documentation required to foreclose delinquent Mortgages and properly service the Mortgages prior to CMMC's becoming mortgagee of record.

The undersigned gives CMMC, as attorney-in-fact, full power and authority to execute and/or endorse the above described documentation 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 this 2nd day of January, 1996 and is effective as of April 1, 1995. The same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSES:

Kimberly Walters
Printed Name: Kimberly Walters

Jennifer Glover
Printed Name: Jennifer Glover

Main Street Mortgage Company, Limited Partnership
By: MSMC Inc., General Partner

By: Douglas W. Gester
Printed Name: Douglas W. Gester
Printed Title: Vice President

ATTEST:

Linda P. Peterson
Printed Name: Linda P. Peterson
Printed Title: Assistant Secretary

STATE OF Florida
COUNTY OF Pinellas

The foregoing instrument was acknowledged before me this 2nd day of January, 1996 by Douglas W. Gester as Vice President of MSMC Inc., General Partner on behalf of said corporation.

Diana F. Wolf
Notary Public

My Commission Expires: May 1, 1999

DIANA F. WOLF
Notary Public, State of Florida
My Comm. Expires May 1, 1999
No. CC457296

Prepared by: Deborah S. Davis
Chase Manhattan Mortgage Corporation
4915 Independence Parkway, Tampa, Florida 33634
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11:57 AM CERTIFIED
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CLAYTON T. SWEENEY, ATTORNEY AT LAW