

LIMITED POWER OF ATTORNEY
GRANTED TO LOAN SERVICER

Union Planters Bank of Southern Mississippi, a corporation organized and existing under the laws of the State of Mississippi, or its successors, having an office for the conduct of business at 100 West Front Street, Hattiesburg, Mississippi, constitutes and appoints

MAGNA MORTGAGE COMPANY

its true and lawful attorney, and in its name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents with respect to mortgages originated on behalf of the undersigned and mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate for (i) the partial release, modification, discharge, extension, subordination, foreclosure, repossession, liquidation, satisfaction or full release of a mortgage, deed of trust, deed under contract or deed to secure debt (hereinafter referred to as "mortgage"), including cancellation of the VA Guaranty certificate, if any, whether the undersigned is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt, (ii) the conveyance or disposition of property acquired through foreclosure sales or repossession, including the execution of sales agreements and deeds for real property, endorsement of the note and the conveyance of property pursuant to a default and exercise of a power in a mortgage, (iii) the sale, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development or the sale, conveyance or assignment of mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract, and (iv) any and all functions necessary to the servicing of mortgages.

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.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the attorney-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

IN WITNESS WHEREOF, the undersigned Union Planters Bank of Southern Mississippi has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 21st day of January, 1998.

UNION PLANTERS BANK OF SOUTHERN MISSISSIPPI

BY: [Signature]
LOU ANN POYNTER, Chairman and CEO

(Corporate Seal)

ATTEST: [Signature]
DAVID H. SHELMAN, Secretary

Signed, sealed and delivered
in the presence of:

[Signature]
[Signature]

STATE OF MISSISSIPPI }
COUNTY OF FORREST }

01/26/1998-02552
10:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DO1 NEL 8.50

Personally appeared before me, the undersigned Notary Public in and for the aforesaid County and State Lou Ann Poynter who acknowledged that she is the Chairman and Chief Executive Officer of Union Planters Bank of Southern Mississippi, and that for and on behalf of said Corporation and as its act and deed, she signed and delivered the foregoing instrument on the day and year therein mentioned, being first duly authorized to do so by said Corporation.

Witness my signature and official seal this 21st day of January, 1998.

(SEAL)

[Signature]
NOTARY PUBLIC My Commission Expires October 29, 1999