

SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That Mortgage Financing Inc
a Alabama ("Correspondent"), has determined that it is necessary to appoint agents to act on its behalf. Correspondent hereby appoints the following individuals, who are employees of Mellon Mortgage Company, a corporation organized and existing under the laws of the State of Colorado:

Jan Plant
Evelyn Romero

Janice Roy
Victoria Davis

Vicki Borum
Baron Wilhelm

Raleigh Harvey
Jacqueline Henderson

or any one of them, as Correspondent's attorneys-in-fact, and in Correspondent's name, place and stead and for Correspondent's use and benefit, to execute and acknowledge the following instruments on behalf of Correspondent:

Any and all endorsements and/or assignments of promissory notes made payable to Correspondent and assignments of instruments evidencing, making or granting security for such promissory notes, including, but not limited to, mortgages and deeds of trust, said notes and security instruments to be endorsed and/or assigned to Mellon Mortgage Company or Mellon Bank, N.A.

This Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Mellon Mortgage Company at 3100 Travis Street, Houston, Texas, 77006, and an acknowledgment of receipt issued therefor. With respect to any individual named as an attorney-in-fact herein, this Special Limited Power of Attorney shall terminate at the time said person's employment with Mellon Mortgage Company terminates.

EXECUTED this 16th day of June, 1998

ATTEST:

Name: Hinton E. Flowers
Title:

WITNESS:

Loan No: 0047189485

Mortgage Financing Inc

By: Kimberly F. Lukich
Name: Kimberly F. Lukich
Title: N.P.

Borrower's Name: James McRoberts

STATE OF Alabama

COUNTY OF Jefferson

On this the 16th day of June, 1998, before me personally appeared Kimberly F. Lukich, known to me (or satisfactorily proven) to be the person described in the foregoing instrument and acknowledged that he/she executed the same in the capacity therein stated and for the purposes therein contained.

Notary Public

My Commission Expires: 12/22/98

PREPARED BY:

Mellon Mortgage Company
1900 S. James Place Suite 500
Houston, TX 77056

Inst # 1998-23658

06/25/1998-23658
11:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1998-23658