

## **LIMITED POWER OF ATTORNEY**

Wells Fargo Bank Minnesota, NA, formerly known as Norwest Bank Minnesota, National Association, (the "Principal"), in its capacity as trustee under that certain Servicing Agreement relating to Bear Stearns Mortgage Securities Inc., Mortgage Pass-Through Certificates Series 1998-5 date as of April 1, 1998 (the "Agreement") b and among Bear Stearns Mortgage Securities Inc., (Issuer) and Bank of America, N.A. (Servicer) and Norwest Bank Minnesota, N.A. (Trustee).

Hereby constitutes and appoints:

Bank of America, N.A.

Its true and lawful attorney-in-fact (the "Attorney-in-Fact"), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the Agreement:

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby;
- (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust;
- (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise.
- (iv) All other comparable instruments.

**Inst # 2000-24477**

**07/20/2000-24477  
10:37 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 11.00**


This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: June 28, 2000


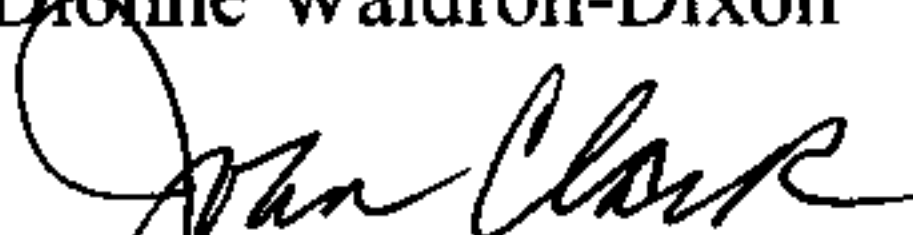
Wells Fargo Bank Minnesota, NA f/k/a  
Norwest Bank Minnesota, National Association,  
as Trustee under the Agreement

  
By: Dante M. Monakil  
Its: Assistant Vice President

Attest:

  
By: Diane E. TenHooen  
Its: Asst. Secretary

Unofficial Witnesses:

  
Dionne Waldron-Dixon  
  
Joan Clark

STATE OF MARYLAND  
COUNTY OF HOWARD

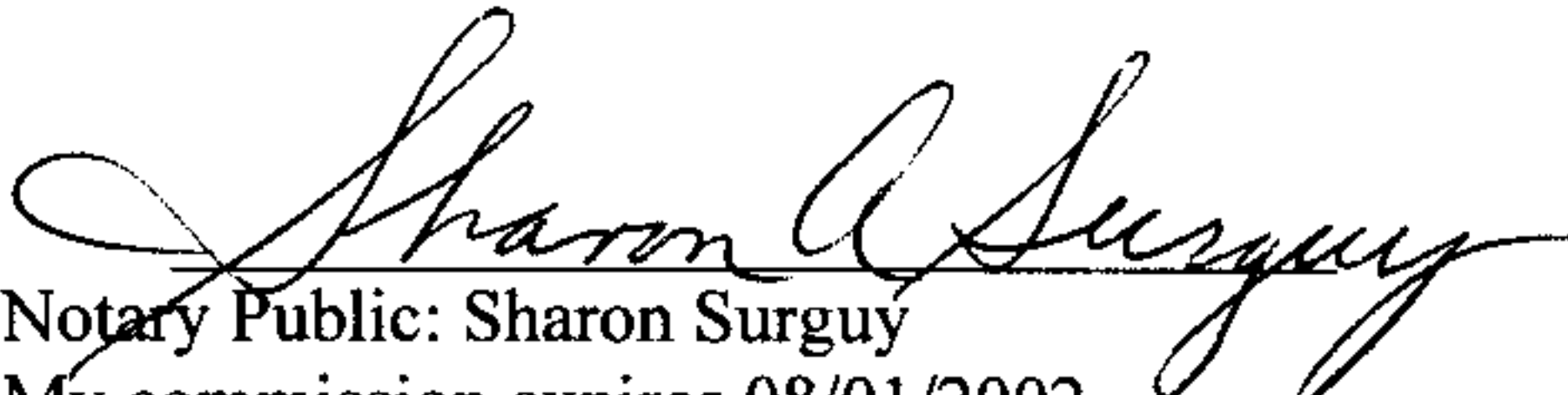
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SS:

On the 28<sup>th</sup> day of June, 2000 before me, a ~~Notary Public~~ in and for said State, personally appeared Dante M. Monakil, known to me to be Assistant Vice President of <sup>\*</sup>Norwest Bank Minnesota, N.A., and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,

  
Notary Public: Sharon Surguy  
My commission expires 08/01/2002

\*Wells Fargo Bank Minnesota, NA f/k/a