

9-000 4862-00

Gainer Bank
8585 Bduy, Merrillville
attn: Becky
R-55983

J

POWER OF ATTORNEY

825100

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

GAINER BANK ("Company") as independent contract servicer is hereby authorized and empowered to execute and deliver on its behalf, and that of Union Planters National Bank, all instruments of satisfaction or cancellation, or of partial or full release, discharge and all comparable instruments, with respect to the Mortgage Loans and with respect to the Mortgaged Properties purchased by Union Planters National Bank from Gainer Bank under Purchase Agreement dated September 04, 1985.

Upon the payment in full of any Mortgage Loan, or the receipt by the Company of a notification that payment in full will be escrowed in a manner customary for such purposes, the Company will notify Union Planters of such payment.

In the event the Company satisfies or releases a Mortgage without having obtained payment in full of the loan indebtedness or should it otherwise prejudice any right that Union Planters may have under the mortgage instruments, the Company shall pay to Union Planters the stated principal balance of said Mortgage Loan by wire transfer to Union Planters National Bank. The Company shall maintain a fidelity bond insuring Union Planters National Bank against any loss it may sustain with respect to any Mortgage Loan not satisfied in accordance with the procedure set forth herein. The minimum coverage under any such fidelity bond shall be at least equal to the corresponding amounts required by FNMA in Section 1.02 of the FNMA Servicing Guide or by the Federal Home Loan Mortgage Corporation in Section 3.107 of the Federal Home Loan Mortgage Corporation Servicer's Guide.

STATE OF INDIANA
LAKE COUNTY
FILED
OCT 21 11 15 PM '85
REGISTRAR
RECORDED
CLAY

IN WITNESS WHEREOF, the Company and Union Planters have caused their names to be signed hereto by their respective officers thereunto duly authorized, all as of the day and year written below.

FILED

OCT 18 1985

Julia O. [Signature]
AUDITOR LAKE COUNTY

550

851



UNION PLANTERS NATIONAL BANK

BY: Patricia R. McLeod

TITLE: Banking Officer

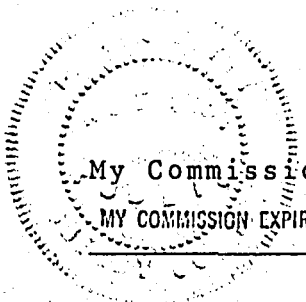
DATE: October 10, 1985

STATE OF TENNESSEE:
COUNTY OF SHELBY:

On the 10th day of October, 1985, before me, Patricia R. McLeod known to me to be an officer of UNION PLANTERS NATIONAL BANK, the corporation that executed the within instrument and also known to me to be the person who executed it on behalf of said corporation, and acknowledged to me that such corporation executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Terresa Petty
NOTARY PUBLIC



My Commission Expires:
MY COMMISSION EXPIRES OCT. 11, 1988

GAINER BANK
("COMPANY")

BY: J. R. Barkley
J. R. Barkley

TITLE: Assistant Vice President

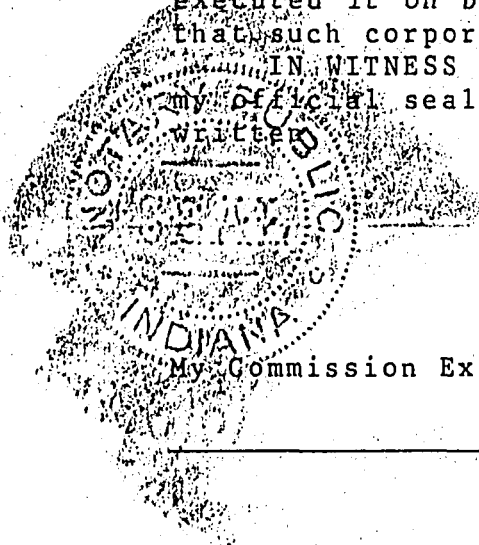
DATE: October 15, 1985

STATE OF Indiana :
COUNTY OF Lake :

On the 15th day of October, 1985, before me, a Notary Public in and for said State, personally appeared J. R. Barkley known to me to be an officer of Gainer Bank "Company" the corporation that executed the within instrument and also known to me to be the person who executed it on behalf of said corporation, and acknowledged to me that such corporation executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Bobbi Mullins
NOTARY PUBLIC Bobbi Mullins



My Commission Expires: 3-20-88 Lake