LIMITED POWER OF ATTORNEY

Fleet Mortgage Corp., a South Carolina corporation ("FMC"), hereby makes, constitutes and appoints GE Capital Mortgage Services, Inc. ("GECMSI") as FMC's true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge the following types of documents: (1) all documents which are customarily and reasonably necessary and appropriate to the release of a mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby; (2) assignments of mortgages or deeds of trust from FMC to GECMSI; (3) endorsements of mortgage notes and (4) other documents necessary or appropriate to the servicing of mortgage loans assigned to GECMSI by FMC.

IN WITNESS WHEREOF, this Limited Power of Attorney has been executed on behalf of FMC by the undersigned duly authorized officer of FMC and is effective this 7th day of November, 1997.

FLEET MORTGAGE CORP.

By: _____
Name: Michael R. Zarro, Jr.
Title: Vice President

Attest: _____
Name: Kathryn E. Howell
Title: Assistant Secretary

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STATE OF SOUTH CAROLINA)
: SS:
COUNTY OF RICHLAND)

On this 7th day of November, 1997 before me personally came Michael R. Zarro, Jr. to me known, who being by me duly sworn did depose and say he is the Vice President of Fleet Mortgage Corp., the corporation described in and which executed the foregoing instrument, and that he signed his name thereto.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

_____
Carolyn Lee
Notary Public for the State of South Carolina
My commission expires: 10/02/05

i:\s\lpoa.ge

GE Capital
P.O. Box 66982 St. Louis MO 63166

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#9019855