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MORRIS W. CARTER

SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That Access Mortgage Inc.
a _____, ("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

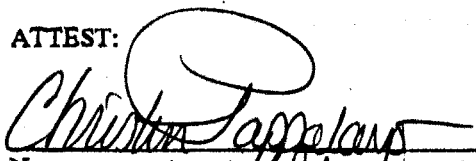
or any one of them, as Correspondent's attorneys-in-fact, and in Correspondent's name, place and stead and for Correspondent's use and benefit, to execute and acknowledge the following instruments on behalf of Correspondent:

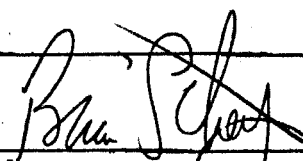
Any and all endorsements and/or assignments of promissory notes made payable to Correspondent and assignments of instruments evidencing, making or granting security for such promissory notes, including, but not limited to, mortgages and deeds of trust, said notes and security instruments to be endorsed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

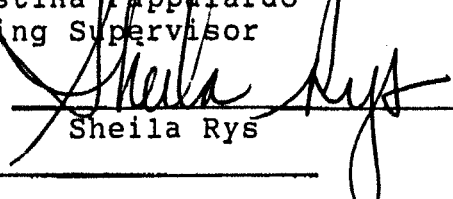
This Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Mellon Mortgage Company at 3100 Travis Street, Houston, Texas, 77006, and an acknowledgment of receipt issued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 persons's employment with Mellon Mortgage Company terminates.

EXECUTED this 1st day of December, 1997.

ATTEST:


Name: Christina Pappalardo
Title: Closing Supervisor

By: 
Name: Brian Scheetz
Title: President

WITNESS: 
Sheila Rys

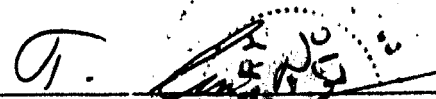
Loan No: _____

Borrower's Name: _____

STATE OF Maryland

COUNTY OF Montgomery

On this the 1st day of December, 1997, before me personally appeared Brian Scheetz, 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 states and for the purposes therein contained.


Notary Public T. Aaron Dyer
My Commission Expires: 2/4/99



PREPARED BY: Mellon Mortgage Company
5599 San Felipe, Suite 1650
Houston, TX 77056

HOLD FOR FIRST AMERICAN TITLE

FA 22324

9.00
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