

POWER OF ATTORNEY GRANTED TO TRANSAMERICA HOME LOAN

KNOW ALL PERSONS BY THESE PRESENTS: That the undersigned, HFTA SECOND CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES, INC., an Alabama corporation, HFTA FIRST FINANCIAL CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES, a California corporation, HFTA EIGHTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES COMPANY, an Ohio corporation, HFTA SIXTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL CORPORATION, a Nevada corporation, HOUSEHOLD FINANCE CORPORATION OF HAWAII, successor by name change to TRANSAMERICA FINANCIAL SERVICES INC., a Hawaii corporation, HFTA FOURTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES INC., a Minnesota corporation, HFTA SEVENTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES, INC., a New Jersey corporation, HFTA CONSUMER DISCOUNT COMPANY, successor by name change to TRANSAMERICA FINANCIAL CONSUMER DISCOUNT COMPANY, a Pennsylvania corporation, HFTA TENTH CORPORATION, successor by name change to TRANSAMERICA CREDIT CORPORATION, a Washington corporation, HFTA NINTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES, INC., a West Virginia corporation, PACIFIC FINANCE LOANS, a California corporation, HFTA FIFTH CORPORATION, successor by name change to TRANSAMERICA CREDIT CORPORATION, a Nevada corporation (hereafter collectively referred to as "Principal"), do hereby constitute and appoint TRANSAMERICA HOME LOAN, a California corporation, (hereafter referred to as "THL"), including any officer or employee of THL, the true and lawful attorney-in-fact of Principal, with full power by an instrument in writing to appoint a substitute or substitutes and to revoke any such appointment, for or in the name and stead of Principal, but for the benefit and on behalf of THL, (a) to demand, reduce to possession, sue upon, collect, receive, receipt for, convey, transfer, or endorse or assign without recourse, any and all loans (hereafter referred to as "Loans") and any and all notes, mortgages, deeds of trust, deeds to secure debt, pledges, bills of sales, liens, and judgments or decrees, wherever located or of record, collateral to or security or arising out of the Loans and any security therefor, and all other property and property rights of every kind and nature, in connection with the transfer and assignment of certain assets from Principal to THL (such assets and Loans hereafter are sometimes referred to collectively as the "Excluded Assets"); (b) to cancel, release, satisfy, or discharge any and all of such Excluded Assets and security therefor and any and all of such judgments or decrees, in whole or in part; (c) to endorse any notes, checks, drafts, money orders, or other negotiable instruments given in payment of any said Loans; (d) to initiate foreclosure proceedings or continue any pending foreclosure proceedings in connection with the collection of any and all Excluded Assets; (e) to communicate with any of Principal's predecessors in interest and to receive from such predecessors in interest any and all documents, instruments or other writings necessary to exercise the power's granted hereby; and (f) in connection with the exercise of any of the foregoing powers, to perform all acts, including but not limited to, the execution, acknowledgment, recording, and delivery of acquittances, releases, satisfactions, deeds, and other instruments in writing which may be necessary or desirable in order to carry the foregoing powers into effect, Principal hereby ratifying and confirming all acts and things done by THL, or the substitute or substitutes of it, in pursuance of the authority herein granted.

IN WITNESS WHEREOF, Principal has caused this instrument to be executed and its corporate seal to hereunto affixed and attested by its proper officers thereunto duly authorized on this 4th day of September, 1997.

"PRINCIPAL"

- HFTA SECOND CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES, INC., an Alabama corporation,
- HFTA FIRST FINANCIAL CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES, a California corporation,
- HFTA EIGHTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL SERVICES COMPANY, an Ohio corporation,
- HFTA SIXTH CORPORATION, successor by name change to TRANSAMERICA FINANCIAL CORPORATION, a Nevada corporation,
- HOUSEHOLD FINANCE CORPORATION OF HAWAII, successor by name change to TRANSAMERICA FINANCIAL SERVICES INC., a Hawaii corporation,

(Signatures continued on next page)

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Emerald Mtg Ass. Co.
1099-18th St.
Ste. 2025
Denver, Co. 80202

RETURN TO: Main Street Mortgage, Co.
100 2nd Ave S. STE 200N.

PINELLAS COUNTY FLA.
OFF. REC. BK 9860 PG 597

97085580

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97 DEC 19 11:09

11/11/97

1 RECORDING
REC 10.50
JS
NT
FEES 20.00
ATF
PIC 700-1350
REV

TOT 1080.50

HFTA FOURTH CORPORATION, successor by name change to
TRANSAMERICA FINANCIAL SERVICES INC., a Minnesota
corporation,

HFTA SEVENTH CORPORATION, successor by name change to
TRANSAMERICA FINANCIAL SERVICES, INC., a New
Jersey corporation,

HFTA CONSUMER DISCOUNT COMPANY, successor by name
change to TRANSAMERICA FINANCIAL CONSUMER
DISCOUNT COMPANY, a Pennsylvania corporation,

HFTA TENTH CORPORATION, successor by name change to
TRANSAMERICA CREDIT CORPORATION, a Washington
corporation,

HFTA NINTH CORPORATION, successor by name change to
TRANSAMERICA FINANCIAL SERVICES, INC., a West
Virginia corporation,

PACIFIC FINANCE LOANS, a California corporation,

HFTA FIFTH CORPORATION, successor by name change to
TRANSAMERICA CREDIT CORPORATION, a Nevada
corporation

By: [Signature]
Its: K.K. Curtin, Vice President and Secretary

[Corporate Seal]

Attest:

By: [Signature]
Its: Victoria Voltz, Assistant Secretary

I, Mary K. Calandra, a Notary Public, do hereby certify that K.K. Curtin
personally known by me to be the same person(s) whose name(s) is/are designated and signed above as
Vice President of the above corporations, subscribed to the
foregoing instrument, appeared before me this day in person and severally acknowledged that he/she/they, being
thereunto duly authorized, signed, sealed, and delivered the said instrument as the free and voluntary act of said
entity and as his/her/their own free and voluntary act, for the uses and purposes set forth therein.

Given under my hand and notarial seal on this 4th day of September, 1997.

Notary Public
[Signature]

[Notarial Seal]

"OFFICIAL SEAL"
MARY K. CALANDRA
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 8/13/98



STATE OF FLORIDA - PINELLAS COUNTY
I hereby certify that the foregoing is
a true copy as the same appears among
the files and records of this court.
This 3 day of October 19 97
KARLEEN F. De BLAKER
Clerk of Circuit Court
By: [Signature]
Deputy Clerk

2C091331 PAD 10-03-1997 14:13:22
01 P/A-TRANSAMERICA HOME LOAN
RECORDING 1 \$10.50
OFFICIAL COPIES 5 \$700.00
CERTIFICATION 6 \$350.00
RECORD FEES 9 \$20.00
TOTAL: \$1,080.50
CASH AMT. TENDERED: \$20.00