

RECORDED  
A.M. 8:16 P.M.

JAN 20 1999

Jim Sullivan  
RECORDER MONROE CO., IN

901090

255 732

### SPECIAL AND LIMITED POWER OF ATTORNEY AND COVENANTS

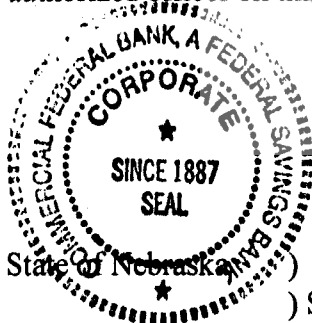
KNOW ALL MEN BY THESE PRESENTS:

In connection with the servicing of second mortgage loans (as defined in the Servicing Agreement hereafter described, each a "Mortgage Loan" and collectively, the "Mortgage Loans") under that certain Loan Servicing Agreement dated as of June 19, 1997, the ("Servicing Agreement"), by and between Commercial Federal Bank, as the successor in interest to AmerUs Bank ("Owner") and First Bank Richmond, N.A., formerly First Bank Richmond, S.B. ("Servicer"), Owner does hereby constitute and appoint Servicer as true and lawful attorneys for Owner (but only for the purpose set forth herein) and pursuant to Section 4.1 of the Servicing Agreement hereby authorizes and empowers each such attorney, for and in the name and stead of Owner to endorse, execute or deliver any and all documents or instruments of satisfaction or cancellation, or of partial or full release or discharge, and all other comparable instruments, with respect to the Mortgage Loans, all in accordance with the terms of the Servicing Agreement, including, without limitation, the recording or filing with the appropriate public officials of such documents or instruments and the endorsement and deposit of any such instrument in connection with the foreclosure of any Loan or the bankruptcy or receivership of the Obligor of any Loan. Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Servicing Agreement.

Owner covenants and agrees that it shall, from time to time after the date hereof, at the request of Servicer, execute instruments confirming all of the foregoing authority of any of the attorneys or substitute attorneys. The foregoing shall not be deemed to be breached by reason of any action or omission of any of the attorneys or such substitute attorneys as may be appointed hereunder.

This power of attorney is revocable by Owner.

IN WITNESS WHEREOF, Owner has caused this instrument to be signed by its duly authorized officer on this 27<sup>th</sup> day of October, 1998.



By: [Signature]  
R.A. Campbell, Senior Vice President  
Commercial Federal Bank

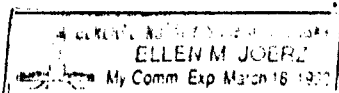
) SS:  
County of )

Before me, a Notary Public in and for said County and State, personally appeared R.A. Campbell, Senior Vice President of Commercial Federal Bank and acknowledged the execution of the foregoing for and on behalf of said Bank.

Witness my name and official seal this 27<sup>th</sup> day of October, 1998.

[Signature], Notary Public  
Residing in Douglas County, Nebraska

My Commission Expires:



Return Recorded Document to:  
First Bank Richmond  
P.O. Box 937  
Richmond, IN 47376

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
99 APR - 6 AM 10:32  
MORRIS W. GARNER  
RECORDER

9.00  
CR# 461-6184053  
CP