

When Recorded Return/Mail To:
Carrington Mortgage Services, Inc.
Attn: Teresa Jones
1600 Pacific Ave., Suite 1900
Dallas, TX 75201

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

TMC # 09130692000 028280

2000 APR 26 PH 12: 28

LOAN NUMBER: TMC 38986

MORRIS W. CARTER
RECORDER

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, PETER JOHN BAKAS

*AND MORTGAGE COMPANY

TITLE: President of 1st American Home Loan ("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these presents do make, constitute, and appoint TRANSAMERICA MORTGAGE COMPANY ("Assignee") as the Company's true and lawful agent and attorney-in-fact for the Company and in the Company's name, place, and stead to execute, endorse, acknowledge, and deliver such documents and to take whatever action as such attorney-in-fact may deem necessary and appropriate for the purpose of negotiating, assigning, and transferring from the Company to Assignee mortgage notes, mortgages, deeds of trust, and other liens pertaining to or affecting the following described property:

LEGAL:

NOT OFFICIAL
See attached

PROPERTY ADDRESS: 4214 Towle Ave, Hammond, Indiana 46327

The Company hereby gives such attorney-in-fact full power and authority to do and perform all and every act and thing whatever requisite and necessary to be done in connection with the purpose stated herein as fully to all intents and purposes as the Company might or could do, hereby ratifying and confirming on behalf of the Company whatever such attorney-in-fact shall or may do by virtue hereof.

This limited Power of Attorney shall remain in effect for the purpose stated herein until specifically revoked in writing. In the event this Limited Power of Attorney is filed or recorded, such written revocation must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 20th day of April 1999, in the capacity stated herein.



* 1ST AMERICAN HOME LOAN AND MORTGAGE COMPANY
[BROKER NAME]: *

By: [Signature]
NAME: PETE JOHN BAKAS
TITLE: PRES.

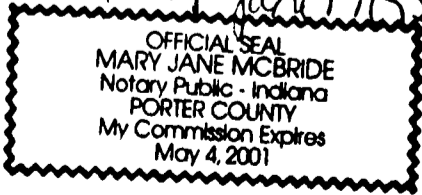
CORPORATE ACKNOWLEDGEMENT

THE STATE OF Indiana
COUNTY OF Lake

§
§
§

This instrument was acknowledged before me on April 20, 1999 by Pete John Bakas, President of 1st AMERICAN HOME LOAN AND MORTGAGE COMPANY a corporation, on behalf of said corporation.

notary
April 20 1999
Before me Mary Jane McBride
Pete John Bakas
(Mary Jane) 7/5/99



[Name typed, printed or stamped]

[Title or Rank]

[Serial Number, if any]

My Commission expires: May 4, 2001

11.00
548

Loan No: TMC38986.
Borrower: STEVEN FLETCHER

Data ID: 222

LEGAL DESCRIPTION

North 10 feet of Lot 42, all of Lot 43 and South 5 feet of Lot 44, Block 8, Winslow's Addition in the City of Hammond, Lake County, Indiana.

