

Limited Power of Attorney

WHEN RECORDED MAIL TO:

HomeSide Lending Inc
Attn: Custodial Liaison
7301 Baymeadows Way
Jacksonville, FL 32256

RECORDING DATA:

2000 0583 34

(Space above this line for recording date)

KNOW ALL MEN BY THESE PRESENTS:

That FIRST UNITED MORTGAGE CORP. (the "Principal"), with its principle place of business at 151 JOLIET, DYER, IN 46311, constitutes and appoints each and every one of the following seven (7) employees and/or officers of HomeSide Lending Inc ("HomeSide"), its true and lawful attorney-in-fact:

Officer/Employee	Title with HomeSide Lending Inc
Bill Cary	First Vice President
Julia Wren	Vice President
Karen Garczynski	Vice President
Julie Jensen	Funding Operations Manager
Lisa Gretenhardt	Team Leader
Karina Litmanovich	Team Leader
Linda English	Vice President

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2000 AUG 15 AM 10:14
MORRIS W. CARTER
RECORDER

and in its name, place and stead and for its use and benefit, to execute any and all documents for the purpose of assigning, and transferring to HomeSide that certain mortgage, deed of trust, security instrument and note, which note was table funded by HomeSide but closed in Principal's name, including but not limited to executing an assignment of mortgage, deed of trust, or security instrument and/or endorsing a promissory note and/or allonge for the following loan transaction:

Borrower(s) Name(s): CELIA F. KAWANNA
Address of Property: 7814 WALNUT AVENUE, HAMMOND IN 46324
HomeSide Loan Number: 0139748

The Undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, this limited power of attorney has been executed this 26th day of July, Year 2000

BY: JOHN E. LAIL "Principal"
[Signature] ITS PRESIDENT

(Space below this line reserved for acknowledgment)

State of INDIANA)
County of LAKE)

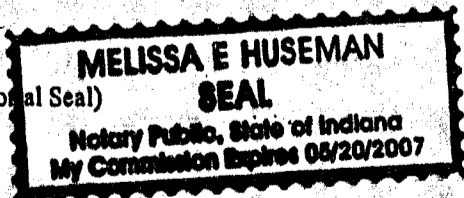
FILED
AUG 15 2000

On July 26, 2000, before me, MELISSA E. HUSEMAN, personally appeared JOHN E. LAIL (Notary Name and Title) LAKE COUNTY AUDITOR

personally known to me (or proved to me on basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Melissa E. Huseman (Notary Seal)
My Commission Expires: 5-20-2007



HOLD FOR FIRST AMERICAN TITLE