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Limited Power of Attorney

Westmark Mortgage Corporation ("Seller") hereby names, constitutes and appoints, Bank One, N.A. (OHIO), its successors or assigns, or any of its authorized employees, its duly authorized attorney and agent (collectively, "Buyer") with full power and authority to:

- (a) endorse or assign notes or mortgages, deeds or trust or other security instruments in the name of Buyer;
- (b) receive and collect any and all monies due and payable under said notes or instruments, enforce performance of all contracts and instruments covered thereby and for such purposes, to institute suit, either in its name or in any other name, that Buyer deems proper, to use other methods or means which Buyer finds necessary to effect collection and performance.
- (c) release any and all liens and instruments of record and to amend, supplement or replace such instruments with other like or similar instruments to extend and modify periods and time payment; and
- (d) do and perform any and all things necessary and incident in the premises, with equal rights, privileges and powers that Buyer had or was entitled to exercise as the owner of said notes, deeds of trust, mortgages or other security instruments.

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079556

(SEAL)



By: Payton Story III
Name: Payton Story III
Title: President/COO

RECORDED
MORRIS W. CARTER

2000 NOV - 1 AM 9: 02

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

ACKNOWLEDGMENT

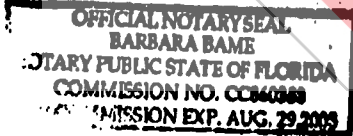
STATE OF FL
COUNTY OF PALM BEACH

On Oct 25, 1999, before me, the undersigned, a Notary Public in and for the aforesaid County and State, personally appeared Payton Story III and known to me to be a vice president of Westmark Mortgage and known to me to be the person who executed the foregoing instrument, on behalf of the said corporation, pursuant to its bylaws or a resolution of its Board of Directors.

Witness my hand and official seal.

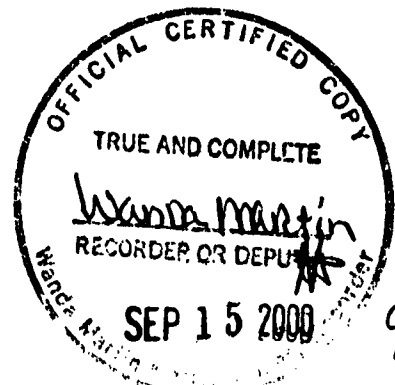
Barbara Bame
Notary Public

My Commission Expires: 8/29/03



11/12/99 03:40PM WANDA MARTIN MARION CTY RECORDER JRC 11.00 PAGES: 1
Inst # 1999-0215553

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Bank One
P.O. Box 50417
Indianapolis, In. 46250 0417



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