

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO  
LITTON LOAN SERVICING LP  
4828 Loop Central Drive  
Houston, Texas 77081  
Attn: Amanda Miller  
377

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03/16/04 200445196

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2006 FEB - 8 AM 8:35

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

MICHAEL A. BROWN  
RECORDER

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Wachovia Bank, N.A., f/k/a First Union National Bank of North Carolina, a national banking association organized and existing under the laws of the United States and having its principal place of business at 230 South Tryon Street, 9<sup>th</sup> Floor, Charlotte, NC 28288-1179, as Trust Administrator (the "Trust Administrator") pursuant to that Pooling and Servicing Agreement by and between Prudential Securities Secured Financing Corporation (the "Depositor"), Wilmington Trust Company (the "Trustee") and Homegold, Inc., f/k/a Emergent Mortgage Corp. (the "Servicer"), dated as of March 1, 1998 ("Emergent Home Equity Loan Pass-Through Certificates, Series 1998-1"), and the Assignment and Assumption Agreement by and between Homegold, Inc., (the "Assignor"), Litton Loan Servicing LP (the "Assignee"), Credit-Based Asset Servicing and Securitization LLC ("C-BASS") and Ralph R. McCullough, II (the "Plan Trustee" in Sellers' Bankruptcy) dated as of December 1, 2003, hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trust Administrator's true and lawful Attorney-in-Fact, in the Trust Administrator's name, place and stead and for the Trust Administrator's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Pooling and Servicing Agreement for the purpose of performing all acts and executing all documents in the name of the Trust Administrator as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trust Administrator for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Litton Loan Servicing LP is acting as Servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to Trust Administrators to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the endorsement of the related Mortgage Note, in connection with the purchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of Trust Administrator(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of a deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.

UA Amanda's Docs\POWER OF ATTORNEY\Wachovia (J77-1998-1) POA.doc

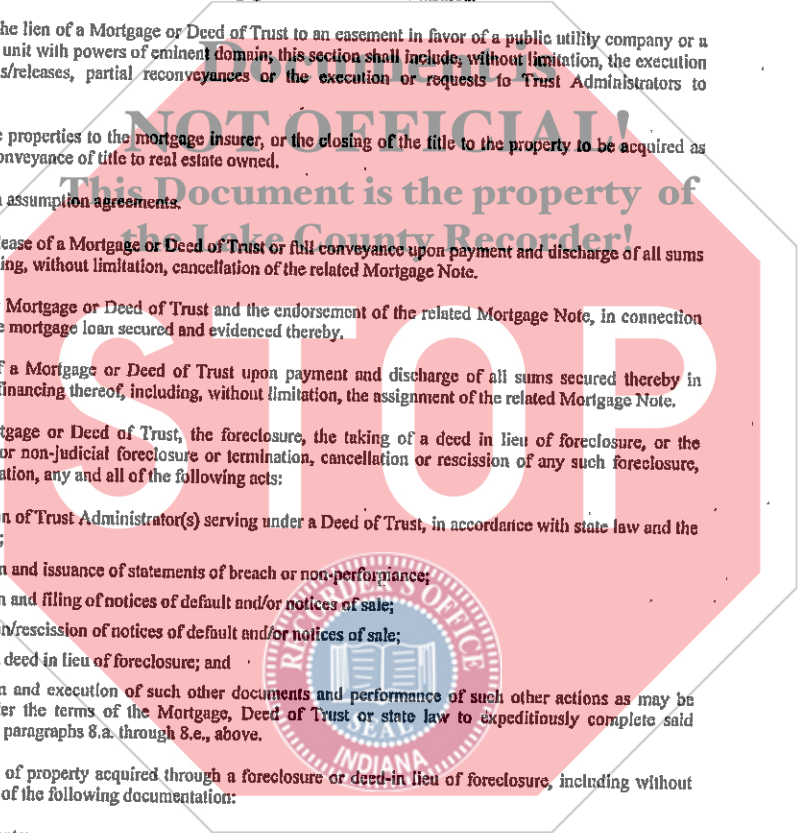
ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

ATTEST: APR 12 2004  
BEVERLY B. KAUFMAN, County Clerk  
Harris County, Texas

Mary Alice King Deputy  
MARY ALICE KING

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CK# 191692  
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2006-03-08

- 10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement or personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective as of the date hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Wachovia Bank, N.A., as Trust Administrator pursuant to that Pooling and Servicing Agreement dated as of March 1, 1998 and the Assignment and Assumption Agreement dated as of December 1, 2003, has caused its corporate seal be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Stephanie I. Purdy, its duly elected and authorized Assistant Vice President this 21<sup>st</sup> day of January 2004.

*[Signature]*  
Wachovia Bank, N.A., as Trust Administrator for Emergent Home Equity Loan Pass-Through Certificates, Series 1998-1

By: *[Signature]*  
Name: STEPHANIE I. PURDY  
Title: ASSISTANT VICE PRESIDENT

Witness: *[Signature]*  
Name: BRYON M. TRINNIN  
Title: ASSISTANT VICE PRESIDENT

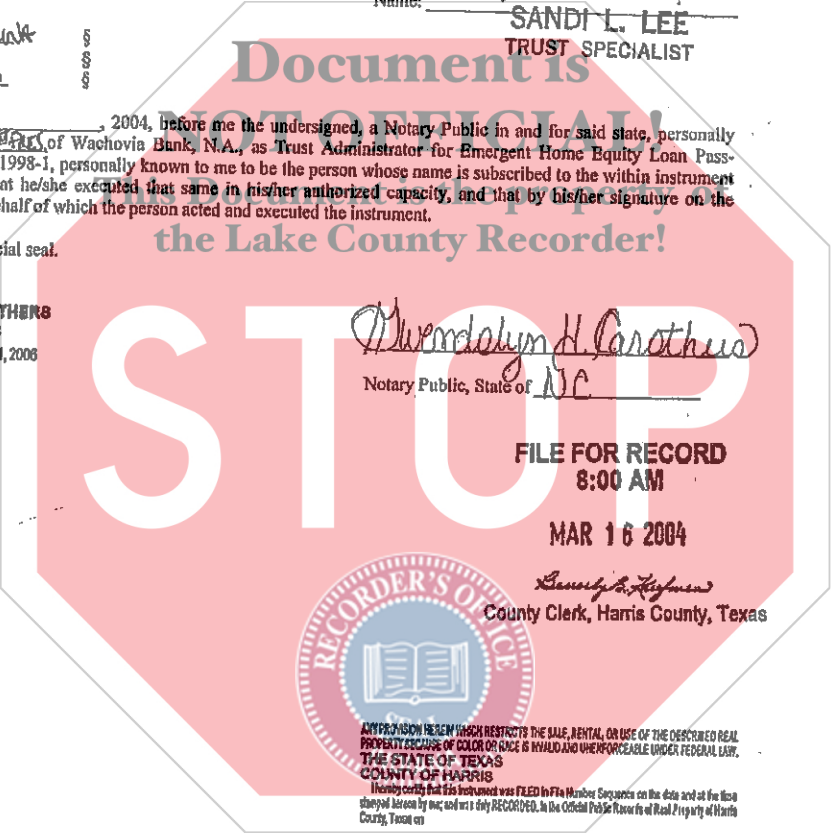
Witness: *[Signature]*  
Name: SANDI L. LEE  
Title: TRUST SPECIALIST

STATE OF NORTH CAROLINA  
COUNTY OF CLAY

On January 21, 2004, before me the undersigned, a Notary Public in and for said state, personally appeared Stephanie I. Purdy, Assistant Vice President of Wachovia Bank, N.A., as Trust Administrator for Emergent Home Equity Loan Pass-Through Certificates, Series 1998-1, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.  
(SEAL)

**GWENDOLYN H. CAROTHERS**  
**CLEVELAND, NC**  
My Commission Expires April 4, 2008



*[Signature]*  
Notary Public, State of NC

**FILE FOR RECORD**  
**8:00 AM**  
**MAR 16 2004**  
*[Signature]*  
County Clerk, Harris County, Texas

**MAR 16 2004**  
*[Signature]*  
COUNTY CLERK  
HARRIS COUNTY, TEXAS

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

ATTEST: APR 12 2004  
BEVERLY B. KAUFMAN, County Clerk  
Harris County, Texas

*[Signature]* Deputy  
MARY ALICE KING



## OFFICE OF THE LAKE COUNTY RECORDER

LAKE COUNTY GOVERNMENT CENTER  
2293 NORTH MAIN STREET  
CROWN POINT, INDIANA 46307

**MICHAELA A. BROWN**  
Recorder

PHONE (219) 755-3730  
FAX (219) 755-3257



## MEMORANDUM

### DISCLAIMER

This document has been recorded as presented.  
It may not meet with State of Indiana Recordation requirements.

**This Document is the property of  
the Lake County Recorder!**

# STOP



Prescribed by the State Board of Accounts

Declaration

This form is to be signed by the preparer of document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers:
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned affirm under the penalties of perjury, that the forgoing declarations are true.

C. Brown  
Signature of Declarant  
Name: C. Brown

