

DELAWARE COUNTY IOWA
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DEEDS & EDITION
DELAWARE COUNTY IOWA
6-00

LIMITED POWER OF ATTORNEY

[prepared by Mitchell Mortgage Company, LLC, 10077 Grogan's Mill Rd., Suite 300, The Woodlands, TX 77380, (281) 297-7800]

SOUTHWEST BANK OF TEXAS, N.A., a Federally chartered bank, having an office for the conduct of business at 4400 Post Oak Parkway, Houston, Texas 77027, hereby constitutes and appoints:

Mitchell Mortgage Company, L.L.C. (herein "Mitchell")

its true and lawful attorney-in-fact, and in its name, place, and stead and for its use and benefits, to execute and acknowledge all documents customarily and reasonably necessary and appropriate for; (a) the substitution of trustee(s) under deeds of trust being serviced by Mitchell for the undersigned; (b) the modification of a mortgage or deed of trust owned by the undersigned and serviced by Mitchell for the undersigned as mortgagee or beneficiary or where the undersigned has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of notes secured by such mortgage or deed of trust; (c) the conveyance by special and/or general warranty deed of properties to the Federal Housing Administration, the Veteran's Administration, or the mortgage insurer by naming as grantee such entity or any specific office or office holder in the form required by any one of the foregoing; (d) endorsing and receiving checks; and (e) the release of the mortgage upon payment and discharge of all sums secured thereby, owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage, or by virtue of endorsement of notes secured by such mortgage.

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.

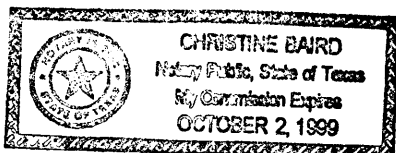
Subject to the last paragraph of this Limited Power of Attorney, third parties without actual notice may rely upon the power granted under the Limited Power of Attorney upon the exercise of such power by the attorney-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

SOUTHWEST BANK OF TEXAS, N.A., a
Federally chartered bank

By: David C. Farries
Printed Name: David Farries
Its: Executive Vice President

STATE OF TEXAS §
 §
COUNTY OF HARRIS §

This instrument was acknowledged before me on April 23, 1999
by David Farries, Executive Vice President, of **SOUTHWEST BANK OF TEXAS, N.A.**, a Federally
chartered bank, on behalf of said corporation.



Christine Baird
Notary Public

(X) Return to:
Mitchell Mortgage Company, L.L.C.
Attn: Marie Herrin
10077 Grogan's Mill Rd., Suite 300
The Woodlands, TX 77380