

After recording please return to:

GMAC Mortgage Corporation
401 Mile Of Cars Way
National City, CA 91950

LIMITED POWER OF ATTORNEY

BANK UNITED, a federal saving bank organized and existing under the laws of the United States of America, having an office for the conduct of business at 3200 Southwest Freeway, Suite 1600, Houston, Texas, hereby constitutes and appoints IndyMac ("Servicer") 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 with respect to residential mortgage loans serviced for the undersigned by said attorney-in-fact that are customarily and reasonably necessary and appropriate for the release of the mortgages, deeds of trust or deeds to secure debt 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 of assignment of such mortgages, deeds of trust or deeds to secure debt, or by virtue of endorsement of notes secured by such mortgage. Said attorney-in-fact agrees to indemnify and hold the undersigned harmless from and against any and all loss, cost, or damages suffered by the undersigned as a result of any exercise by said attorney-in-fact of this Limited Power of Attorney.

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

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the attorney-in-fact that all conditions precedent to such power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded, or the occurrence of any of the following events: (i) suspension or termination of the attorney-in-fact as Servicer, (ii) the transfer of servicing from the attorney-in-fact to another servicer, with or without cause, (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact; or (iv) the filing of a voluntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

DATED: August 30, 1999



(CORPORATE SEAL)

BANK UNITED

F/K/A BANK UNITED OF TEXAS FSB

By: _____

Name: Keith Johnson

Title: Vice President

ATTEST:

By: _____

Name: Julia F. Clarke

Title: Asst. Secretary

REQUESTED BY

GMAC Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 NOV -6 PM 2: 22

LINDA SLATER
RECORDER

\$ 7.00 PAID ke DEPUTY

GMAC Mortgage Corporation
Post Office Box 85071
San Diego, CA 92186-5071

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BK 1100PG1073