

WHEN RECORDED MAIL TO:
Express America Mortgage Corporation
Document Control
P.O. Box 60610
Phoenix, Arizona 85082-0610



NC7237420AT

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Borrower Name: Miller, David
Loan Number: 6647105

SPECIAL LIMITED IRREVOCABLE POWER OF ATTORNEY

Know that PREFERRED MORTGAGE CORPORATION
a [corporation/partnership/sole proprietorship] with its principal offices at 673 N. 132nd Street,
Omaha, NE 68154 ("Principal"), does hereby make, constitute and appoint Express America
Mortgage Corporation, an Arizona corporation (formerly known as WESAV Mortgage Corporation) with offices at 9080 E. Via Linda
Street, Scottsdale, Arizona 85258 ("Express America"), for Principal's benefit and in Principal's name, place and stead, Principal's true
and lawful attorney-in-fact:

To execute, endorse, assign and deliver to Express America (1) the promissory note (hereinafter the "Promissory Note") made
payable to the order of Principal, relating to the property located at 2721 North 150th Avenue,
Omaha, NE 68164
(2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under all mortgages, deeds
of trust, security agreements, pledges and other instruments evidencing, making or granting security for the Promissory Note ("Mortgage
Rights") and (3) all other documents evidencing, memorializing or otherwise relating to payee's, obligee's or mortgagee's interest in the
loan evidenced by the Promissory Note ("Documents").

Principal hereby grants to Express America as its attorney-in-fact full authority to act in any manner both proper and necessary
to exercise the foregoing powers as fully as Principal might or could do and perform by itself. Principal and Express America hereby
acknowledges and agrees that it shall exercise the power granted it hereunder only through an officer or other representative of
Express America, whose authority shall be evidenced by the exercise of such power.

Principal and Express America hereby acknowledge and agree that Express America has an interest in the subject matter of
the power granted herein, in that the loan evidenced by the Promissory Note (and the related Mortgage Rights and Documents) were
originated and closed in the name of Principal with Principal being denominated the original payee on the Promissory Note and the
original beneficiary or mortgagee on the deed of trust or mortgage securing payment of the Promissory Note, and immediately upon the
closing of the loan, and concurrently therewith, Principal shall, and in connection herewith does, assign the same to Express America.
Principal and Express America do hereby agree that Express America is hereby vested irrevocably with the power granted herein and
that Principal does hereby forever renounce all right to revoke this Special Limited Irrevocable Power of Attorney or any of the powers
conferred upon Express America hereby or to appoint any other person to execute the said power and Principal also renounces all right
to do any of the acts which Express America is authorized to perform by this power.

If prior to the exercise of the power hereby conferred upon Express America, Principal shall have become bankrupt, dissolved,
liquidated, disabled, incapacitated, or have died, and Express America shall have thereafter exercised such power, Principal hereby
declares any such acts as may have been performed by Express America pursuant to this power shall be and remain binding and
effective in the same manner that they would have been had such bankruptcy, dissolution, liquidation, disability, incapacity or death of
Principal not have occurred.

Executed on 5-25, 1994, at Omaha, NEBRASKA
PRINCIPAL: PREFERRED MORTGAGE CORPORATION
By: Ronald B. Mowery
Print Name: Ronald B. Mowery
Title: President

RECEIVED
JUN 8 8 58 AM '94
REGISTER OF DEEDS
CLERK AS COUNTY CLERK
C/O
FILED
92-461
560
Lot 239, Diamond Head

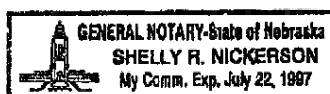
Lot 239 Diamond Head, Douglas County, Nebraska

Nebraska

Corporations

State of Nebraska
County of Douglas

The foregoing instrument was acknowledged before me this 25th day of May, 1994,
by Ronald B. Mowery, holding the office of President
of PREFERRED MORTGAGE CORPORATION, a Corporation incorporated under the laws of the State of
Nebraska, on behalf of the Corporation.



(Signature)

GENERAL NOTARY

(Title)