

LIMITED POWER OF ATTORNEY

FIRST INTERSTATE BANK OF WASHINGTON, N.A., a national banking association having an office for the conduct of business at Seattle, Washington, constitutes and appoints First Interstate Bank of Oregon, N.A., its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to (i) the commencement and completion of judicial and non-judicial foreclosure proceedings, including conveying title to real estate owned by the undersigned as a result of foreclosure or the taking of deed in lieu of foreclosure; (ii) the substitution of trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust; (iii) the release of a mortgage, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby, as to one to four family mortgages, deeds of trust or deeds to secure debt 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, deed of trust or deed to secure debt; (iv) the completion of loan assumption agreements, and (v) the preparation of proofs of claims, reaffirmation agreements and other documents and pleadings in a bankruptcy proceeding.

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. This limited power of attorney has been executed and is effective as of the 31st day of July, 1989, and the same shall continue in full force and effect until revoked in writing by the undersigned.

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Lawrence J. Kowbel
Lawrence J. Kowbel, Senior Vice President

State of Washington)
County of King) ss.

On this 10th day of October, 1989, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn personally appeared Lawrence J. Kowbel to me known to be the Senior Vice President, of First Interstate Bank of Washington, N.A., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

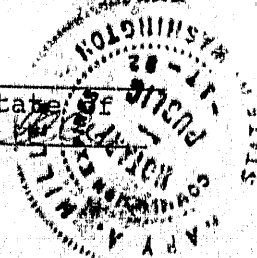
WITNESS my hand and official seal hereto affixed the day and year in this certificate above written.

FILED IN RECORD
STATE OF WASH
First Interstate Bank

Oct 27 2 49 PM '89

GARY H. OLSON

Mary G. Miller
Notary Public in and for the State of
Washington residing at *Seattle*
My Commission expires May 17, 1992



Registered
Indexed, *cr*
Indirect
Filed *11-3-89*
Mailed