

WHEN RECORDED MAIL TO:

Bank of America National Trust and Savings Association
Attn: B. Ige #4081
10600 Valley View Street
Cypress, CA 90630

DEC 4 2 14 PM '95
O'Leary
AUDITOR
GARY M. OLSON

123947

LIMITED POWER OF ATTORNEY BOOK 154 PAGE 24

SEATTLE-FIRST NATIONAL BANK ("SFNB"), a national banking association organized and existing under the laws of the United States of America, having an office for the conduct of business at Seattle, Washington, constitutes and appoints BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, 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 and/or subserviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to (i) endorse in SEATTLE-FIRST NATIONAL BANK's name, mortgage payment checks and insurance loss drafts relating to the mortgage loans; (ii) to commence and complete appropriate foreclosure proceedings, including conveying title to the real estate as a result of foreclosure or taking a deed in lieu of foreclosure, and where necessary, pursuing eviction action following foreclosure; (iii) to release or reconvey the mortgage or deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, whether SEATTLE-FIRST NATIONAL BANK is named therein as mortgagee or has become a mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt; (iv) to obtain title to property to be acquired by SEATTLE-FIRST NATIONAL BANK as real estate owned (REO), delivering the deed and any other instrument required and to receive checks or cash any payment to be made in connection therewith, to receive on SEATTLE-FIRST NATIONAL BANK's behalf any money payable to SEATTLE-FIRST NATIONAL BANK when title is obtained and to pay any amounts required to be paid by SEATTLE-FIRST NATIONAL BANK, whether for taxes or otherwise; (v) to complete loan revision agreements to effect the interest rate conversion from an adjustable to a fixed interest rate as allowed by the mortgage documents or to document repayment, forbearance or loan modification plans; (vi) where applicable under state law and the mortgage instrument, to substitute the trustee(s) serving under a deed of trust for any reason; (vii) to prepare proofs of claims, reaffirmation agreements and other documents and pleadings necessary for or relating to a bankruptcy proceeding; (viii) to complete and execute documents to effect a substitution of liability and "subject to" assumption purchase transaction in accordance with the delegated authority.

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 this 21st day of November, 1995, and the same shall continue in full force and effect until revoked in writing by the undersigned.

SEATTLE-FIRST NATIONAL BANK,
a national banking association,
successor in interest to
Seafirst Mortgage Corporation
F/K/A Firstbank Mortgage Corporation

By: *Toni Stiffler*

Its Toni Stiffler, Underwriting Mgr.

By: *Dennis S. Day*

Its Dennis S. Day, VP & Manager

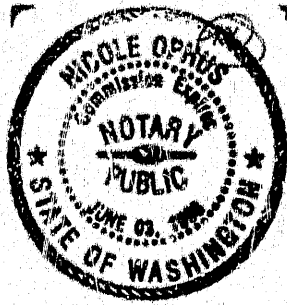
Reviewed:
Indexed:
Instruct:
Filed:
Date:

STATE OF WASHINGTON)

COUNTY OF KING)

) ss.

On this 21 day of November in the year 1995, before me, Nicole Ophus, a Notary Public of said state, duly commissioned and sworn, personally appeared Toni Stiffler and Dennis S. Day, known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of Seafirst Corporation, a Washington corporation, and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Nicole Ophus
NOTARY PUBLIC, in and for the
State of Washington, residing at
Bellevue
My Appointment expires:
6-3-98

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