LIMITED POWER OF ATTORNEY

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KEY SAVINGS BANK, a corporation organized and existing under the laws of Washington, having an office address for the conduct of business at 1119 Pacific Avenue, Tacoma, Washington 98402, constitutes and appoints NATIONSBANC WORTGAGE CORPORATION OF NEW YORK 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 document, with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessar; and appropriate to the release of mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four-family nortgages, 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 of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

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 March, 1995, and the same shall continue in full force and effect until revoked in writing by the undersigned.

W'TNESSED:		KEY SAVINGS BANK
	First Witness Signature	
		By: Deb) a White
	First Witness Printed Name	Print Name: Dale A. Winter
		Title: Executive Vice President
	Second Witness Signature	FILED FOR RECORD SKAMANIA CO. WASH
		By Mations Bank
	Second Witness Printed Name	
State of Washing	zton)	JAN 23 12 25 PM '91
) \$5.	Oxomy
County of Pierce		AUDITOR Gary M. Olson
	I certify that I know or have s	atisfactory evidence thatDale A. Winter fore me, and said person acknowledged that hesigned this instrument
STATE OF THE PERSON OF THE PER	Dated: Maxch 28, 1995	Noticy Public Signature Beverly A. Bean
		Notary Public Printed Name
		Notary Public for the State of Washington residing at Gig Harbor *
		My appointment expires: 6-17-97
Prepared on beha and to be returne		
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