

After Recording Return To:
American General Financial Services,
Cascade Square, 1254 W. Sixth St., The Dalles, OR 97058-0017

POWER OF ATTORNEY

American General Financial Services, Inc., a Washington Corporation, hereby appoints JEREMY E. HERWECK as its Attorney-in-Fact with authority to: (1) execute and deliver its Request for Reconveyance; and (2) appoint a successor trustee, as appropriate, with respect to any property under deed of trust in the State of Washington wherein this corporation is beneficiary, and such Request for Reconveyance, when properly executed and delivered, and such appointment of successor trustee, when properly executed and recorded, as required by law shall operate as the authorized and binding act of this corporation. Executed this 7th day of February, 2005.

ATTEST: AMERICAN GENERAL FINANCIAL SERVICES, INC.

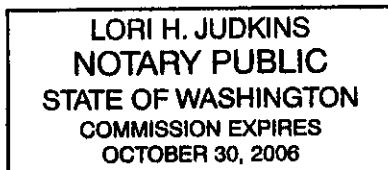

Teresa G. Curtis, Assistant Secretary

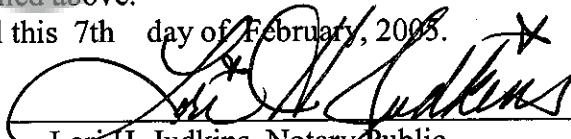
By 
Rodney J. Coatney, Vice President

STATE OF WASHINGTON)
COUNTY OF CLARK)

Subscribed to and sworn before me, a Notary Public for said County and State, by Rodney J. Coatney and Teresa G. Curtis, personally known to me to be the duly authorized officers of the corporation named above.

Witness my hand and official seal this 7th day of February, 2005.




Lori H. Judkins, Notary Public
My Commission Expires: October 30, 2006
Resident of Clark County, Washington

This instrument prepared by: Teresa G. Curtis, Assistant Secretary

WA POA

ASSISTANT SECRETARY'S CERTIFICATE

I, Teresa G. Curtis, Assistant Secretary of American General Financial Services, Inc., formerly American General Finance, Inc., a Washington corporation, hereby certify that the following is a true and complete copy of the resolutions duly adopted by the Board of Directors at the annual meeting of said Board held March 6, 1981, and as of the date hereof such resolutions have not been amended, modified or rescinded and remain in full force and effect:

"RESOLVED, that the President or any Vice President and the Secretary or any Assistant Secretary shall be and they are hereby authorized and empowered to do all things necessary and proper to effect the transfer of title to real estate of the corporation by sale or otherwise and/or to grant such power to attorneys-in-fact of the corporation.

I further certify that Rodney J. Coatney was elected to the position of Vice President and Assistant Secretary effective March 17, 2003, and as of the date hereof he continues to serve in such capacity.

Dated this 7th day of February, 2005.




Teresa G. Curtis, Assistant Secretary

STATE OF WASHINGTON)
COUNTY OF CLARK)

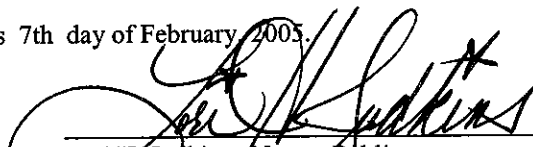
SS:

I, Lori H. Judkins, a Notary Public in and for said County and State, hereby certify that Teresa G. Curtis' name as Assistant Secretary of American General Financial Services, Inc. is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that she, in her capacity as such duly authorized officer, executed the same voluntarily on the day the same bears date.

Subscribed to and sworn before me this 7th day of February, 2005.

(SEAL)

LORI H. JUDKINS
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
OCTOBER 30, 2006


Lori H. Judkins, Notary Public

My Commission Expires October 30, 2006

Washington