

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Sko-Fed Mortgage Corporation
c/o Collett & Pinto
4220 Von Karman, Suite 110
Newport Beach, CA 92660

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS that in reference to that certain Agreement for the Transfer of Servicing Rights dated as of the 26th day of April, 1985, by and between Nevada National Bank, a federally chartered bank with offices located at 200 South Virginia, Reno, Nevada 89501 ("Nevada") and Sko-Fed Mortgage Corporation, an Illinois corporation with offices located at 4220 Von Karman, Suite 200, Newport Beach, California 92660 ("Sko-Fed"), Nevada does hereby make, constitute and appoint Sko-Fed as its true and lawful Attorney-in-Fact, with full power and authority hereby conferred in the name, place and stead and for the use and benefit of Nevada, to prepare, execute, sign, seal, acknowledge, deliver and record on behalf of Nevada, one or more substitutions of trustee substituting Sko-Fed as trustee in the name, place and stead of any other person or entity designated as Trustee under one or more Deeds of Trust, Mortgages or Deeds to Secure Debt in which Nevada is designated as Beneficiary and which represent, evidence or secure the repayment of one or more loans, the servicing of which was transferred to Sko-Fed by Nevada pursuant to said Agreement for the Transfer of Servicing Rights and for no other purpose not expressly provided for herein.

Nevada hereby ratifies and confirms and promises at all times hereafter promptly to ratify and confirm any and all of what the herein-appointed Attorney-in-Fact shall lawfully do or cause to be done by virtue of these presents.

This Limited Power of Attorney shall remain in full force and effect until thirty (30) years from the date hereof, unless sooner revoked by Nevada.

IN WITNESS WHEREOF, Nevada has caused this Limited Power of Attorney to be executed on its behalf by its duly authorized representatives and its seal, duly attested, to be hereunto affixed as of this 20 day of March, 1986.

[corporate seal]

NEVADA NATIONAL BANK, a
federally chartered bank

By [Signature]
Its Senior Vice President

RECORDED AT REQUEST OF
Nevada National Bank
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By [Signature]
Its Corporate Secretary

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OFFICIAL RECORDS
EUREKA COUNTY, NEVADA
H.H. REBALEA, RECORDER
FILE NO. 102457
FFE \$ 5.00

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