



Diane J. Hamm, Notary Public

Diane J. Hamm

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

On this day of December in the year 1989, before me, Diane J. Hamm, a Notary Public of said state, duly commissioned and sworn, personally appeared D. E. Posley, as the Regional Director Distressed Asset Management and Lester Handy, as Assistant Secretary, 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 the Federal Home Loan Mortgage Corporation, a corporation organized and existing under the laws of the United States of America, and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors.

STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES)
SS)

Lester Handy
Lester Handy, Assistant Secretary

D. E. Posley, Regional Director Distressed
Asset Management

FEDERAL HOME LOAN MORTGAGE CORPORATION

Rebecca Rosena
ATTEST:

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 17 day of December 1989, and the same shall continue in full force and effect until revoked in writing by the undersigned.

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 1776 "G" Street, N.W., Washington, D.C., 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 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 a 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, deed of trust or deed 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.

LIMITED POWER OF ATTORNEY

131720

WHEN RECORDED MAIL TO:
Rebecca Rosena
Federal Home Loan Mortgage Corporation
15303 Ventura Boulevard, Suite 500
Sherman Oaks, CA 91403

EUREKA COUNTY RECORDS
M.N. REBALANCE RECORDER
FILE NO. 131720
FEE \$ 500

OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
BOOK 208 PAGE 487
Bank of America
90 FEB 27 11:03