

STATE OF NEVADA
COUNTY OF EUREKA

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Know all men by these presents, that CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK, a federally chartered savings bank, sometimes known as California Federal Bank, A Federal Savings Bank, and formerly known as California Federal Savings and Loan Association ("Principal"), does hereby make, constitute and appoint T.D. Service Company, a California corporation to act through the following designated officers:

- Patrick J. Dobiesz - President
- Maria E. Miller - Vice President
- Linda Kidder - Assistant Vice President
- Craig H. Davenport - Assistant Secretary
- Cindy S. Neavel - Assistant Secretary
- Sheree F. Collins - Assistant Secretary
- Paula Jan - Assistant Secretary
- Vicki Hopkins - Assistant Secretary
- Linda S. Mayes - Assistant Vice President
- Patricia A. Randall - Assistant Vice President
- Christina M. Demlow - Assistant Vice President
- Donna Broell - Assistant Vice President

Each of these officers may act as attorney-in-fact for Principal in any lawful way with respect to executing and delivering:

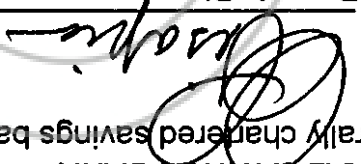
1. Any Substitution of Trustee or a Deed of Trust of which Principal is beneficiary.

This power shall be valid until revoked.

Dated: September 12, 1994

CALIFORNIA FEDERAL BANK, A
FEDERAL SAVINGS BANK
a federally chartered savings bank

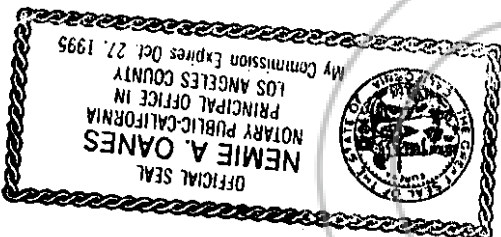
By:


Ronn A. Pisapia
Its: Vice President

State of California)
County of Los Angeles) ss

On September 12, 1994, before me, Nemie A. Oanes, Notary Public, personally appeared Ronn A. Pisapia, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Signature _____ Seal

SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

T.D. SERVICE COMPANY
601 S. LEWIS STREET
ORANGE, CA 92668

BOOK 275 PAGE 448
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
T.D. Service Co.
94 SEP 23 AM 10:36
EUREKA COUNTY NEVADA
M.N. REBALZATI, RECORDER
FILE NO. 155177
FEES \$8.00