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The undersigned gives to Freddie Mac full power and authority to execute such instruments and to do and perform all and every thing requisite, necessary, and proper to carry into effect the power or powers granted by or under this limited power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that Freddie Mac shall lawfully do or cause to be done by authority hereof. This limited power of Attorney is executed and effective as of the date appearing below, and shall continue in full force and effect and shall be binding upon any successors or assigns of the undersigned, notwithstanding of the continued existence or otherwise of the undersigned.

California Financial Corporation, a California corporation, hereby makes, constitutes, and appoints the Federal Home Loan Mortgage Corporation ("Freddie Mac") as its true and lawful Attorney-in-Fact, with full power and authority hereby conferred in its name, place, and stead and for its use and benefit, to execute, sign, make, acknowledge, deliver, and record any assignment of security instrument (including but limited to individual and blanket assignments), or any other document necessary to transfer its interest in the security instrument, including a mortgage or deed of trust, to Freddie Mac for any mortgage loan listed on Exhibit A hereto for which Freddie Mac determines there is no executed, original, correctly prepared assignment in the mortgage file or properly recorded in the county in which the property is located, as required by the Freddie Mac Seller/Service Guide.

LIMITED POWER OF ATTORNEY

Attn: Kent Fitzgerald

McLean, Virginia 22102

MS 044

8200 Jones Branch Drive

Federal Home Loan Mortgage Corporation

WHEN RECORDED MAIL TO:

167897

Third parties without actual notice may rely upon the powers granted under this Limited Power of Attorney upon the exercise of such power by Freddie Mac that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

California Financial Corporation

BY:

R. Mac

[printed name]

Roberta Martin

Ru

[title]

DATE: December 24, 1995

STATE OF CALIFORNIA

COUNTY OF SAN BERNARDINO

SS

Margo E. Valance

On

12/24/95

personally appeared

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Margo E. Valance

Notary Public

My Commission expires:

10/29/96

Margo E. Valance



EXHIBIT A
EUREKA COUNTY, NEVADA

CITY EUREKA
ZIP 89316

STREET 10180 RAILROAD ROAD

BORROWER
MOODY, REYNARD A.

LNNO

LNSTAT



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COOPY

783831

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COPY

167897

EUREKA COUNTY NEVADA
M.N. REBAL/ATI, RECORDER
FILE NO. FEES 10.00

97 AUG 25 PM 2:11

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OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Amelink David Jones