

RECORDING REQUESTED BY:

AND WHO RECORDED MAIL TO:

*J. I. Kislak Mort. Serv. Corp.
7700 Miami Lakes Dr. West
Miami Lakes FL 33016-5877*

DOC # 93-0610343
10-SEP-1993 11:34 AM

Recorded in Official Records
of Orange County, California
Lee A. Branch, County Recorder
Page 1 of 4 Fees \$ 14.00
Tax \$ 0.00

THIS SPACE FOR RECORDER'S USE ONLY

LIMITED POWER OF ATTORNEY

WHEREAS, the Resolution Trust Corporation, a corporation duly organized and existing under an act of Congress of the United States of America, acting in its capacity as Conservator or Receiver of the institutions listed on Exhibit "A" attached hereto ("RTC"), is the owner of the loans (the "Loans") of such institutions; and

WHEREAS, RTC desires to designate ANA CAMINAS, Vice President of J.I. Kislak Mortgage Corporation, a corporation organized and existing under the laws of Florida ("Servicer") as its true and lawful attorney-in-fact, in its name, place, and stead, and for its benefit in connection with Loans serviced by Servicer, for the purposes of performing all acts and executing all documents in the name of RTC necessary and incidental to servicing said Loans.

NOW, THEREFORE, RTC appoints Servicer as RTC's true and lawful attorney-in-fact to act in its name, place and stead, and subject to the further provisions herein, grants Servicer the authority, subject to the limitations herein, as follows:

1. To accept money due or to become due from borrowers and to collect past due amounts;
2. To take those acts necessary to comply with regulations and requirements of the United States Department of Veterans Affairs, the United States Department of Housing and Urban Development, and any other Governmental entity or state or federal law;
3. To demand, recover, collect, receive, and receipt for all sums of money, checks, accounts, interests, dividends and demands due or owing to RTC, in connection with the Loans and to take possession of any collateral, and to liquidate that collateral by any lawful means and to take such lawful action as may be necessary, in the name of RTC, for recovery thereof by suit, garnishment, attachment, foreclosure, or otherwise.
4. To take any and all action necessary, on behalf of RTC, to file and process claims and accept claim proceeds from mortgage insurance or loan guarantee claims paid under the National Housing Act of 1949 or Chapter 37 of Title 38 of the United States Code and to endorse to the order of Servicer any checks which are made payable to RTC in connection with said Loans;
5. To take any and all action necessary to initiate, give notice of, and conduct foreclosure sales ("Foreclosures") on behalf of RTC, pursuant to any deeds of trust, mortgages or other security instruments, accept deeds in lieu of foreclosure or otherwise acquire title to mortgaged properties, and the execution of any instrument necessary to accomplish the foregoing.

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Lincoln County

6. To sell, transfer, or otherwise dispose of real property acquired through foreclosure or otherwise and execute all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer or disposition and to receive proceeds checks made payable to the order of Servicer or RTC; and to assign the right to any deficiency judgment and or deficiency claim incident to a foreclosure or defaulted loan;

7. To prepare, execute and deliver satisfactions, cancellations, discharges, or full or partial releases of liens; enter into and execute assumption agreements; and appoint substitute trustees;

8. To endorse promissory notes from RTC to Servicer, and execute assignments from RTC to Servicer of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;

9. To prepare, execute, and deliver any and all documents necessary to accomplish the foregoing, including but not limited to deeds, contracts, leases, assignments, bills of sale, releases, extensions, satisfactions, and full or partial releases of liens, and to take any and all such other acts of any kind and nature whatsoever Servicer may find necessary to service the Loans.

RTC further grants to Servicer full power and authority to do and perform all acts necessary to carry into effect the powers granted by or under this limited power of attorney as fully as RTC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms that the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

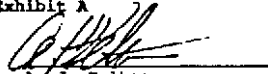
The authority granted hereunder is limited to transactions where the book value of the subject asset or the obligation incurred with respect to the subject asset does not exceed \$1,000,000.00.

This Power of Attorney (the "Power") shall be effective as of the execution date and shall continue in full force and effect until June 15, 1996, (the "Termination Date") unless otherwise terminated in writing by the execution and delivery of an instrument revoking the authority hereby granted (the "Revocation").

Any third party may rely upon this document as evidence of Servicer's authority to continue to exercise the Powers until the Termination Date, unless a Revocation has been recorded in the public records of the County of Orange, California, or unless such third party has received actual notice of a Revocation.

Executed this 19th day of July, 1993.

RESOLUTION TRUST CORPORATION
as Conservator or Receiver
of the institutions listed
in Exhibit A

By: 
A. J. Felton
Vice President
California Office

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EXHIBIT "A"

SL-7948, Advanced Federal Savings Bank
Northridge, CA

SL-7930, Delta Federal Savings Bank
Westminster, CA

SL-7966, First Newport Federal Savings Bank
Newport Beach, CA

SL-7705, Great American Federal Savings Association
San Diego, CA

SL-7828, Guardian Federal Savings Association
Huntington Beach, CA

SL-7933, HomeFed Bank, F.A.
San Diego, CA

SL-7978, Homestead Federal Savings Association
Millbrae, CA

SL-8841, Pan American Federal Savings Bank
San Mateo, CA

SL-7932, San Clemente Federal Savings Bank
Irvine, CA

SL-7990, Western Federal Savings Bank
Marina del Rey, CA

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I CERTIFY THAT, IF THIS SEAL IS AFFIXED
IN PURPLE INK, THIS IS A TRUE AND
CORRECT COPY OF THE PERMANENT RECORD
FILED OR RECORDED IN THIS OFFICE.

DATE SEP 13 1993 FEE 3.50



COUNTY RECORDER

Lee A. Branch

ORANGE COUNTY, STATE OF CALIFORNIA

BOOK 108 PAGE 672

COPY

No. 101561

FILED AND RECORDED AT REQUEST OF
J. L. Kislak Mortgage Service Corp.

February 17, 1994

1 01 MINUTES PAST 1 O'CLOCK

P.M. IN BOOK 108 OF OFFICIAL

RECORDS, PAGE 668 LINCOLN

COUNTY, NEVADA.

Yuriko Setzer

BY Julie Souther COUNTY CLERK, Deputy