

STATE OF NEVADA
COUNTY OF LINCOLN

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:

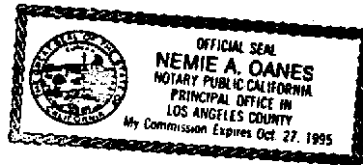
Ronn A. Pisapia
Ronn A. Pisapia
Its: Vice President

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.

Nemie A. Oanes
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

No. 102419
FILED AND RECORDED AT REQUEST OF
T. D. SERVICE CO.
SEPTEMBER 21, 1994
11 - 55 MINUTES PAST 12 O'CLOCK
P. M. IN BOOK 111 OF OFFICIAL
RECORDS, PAGE 39 LINCOLN
COUNTY, NEVADA.

YURIKO SETZER

Yuriko Setzer
Deputy
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