

WHEN RECORDED MAIL TO

R.E.F.S. INC.  
17780 FITCH STREET, SUITE 240  
IRVINE, CA 92614

AAA 500  
Lincoln **LIMITED POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: THAT

BANK OF AMERICA, N.A., organized and existing under the laws of the United States, having an office for the conduct of business at 275 South Valencia Avenue, Brea Ca 92823, constitutes and appoints R.E.F.S. INC., its true and lawful Attorney, and in its name place and stead and for its use and benefit to do the below-enumerated acts which are or may be necessary to commence and or complete Trustee's Sales pursuant to the provisions of any and all Nevada deeds of trust held by the undersigned whether naming the undersigned originally as beneficiary or having been assigned to the undersigned.

THIS POWER OF ATTORNEY SHALL BE LIMITED TO THE EXECUTING OF THE FOLLOWING:

- |   |                             |
|---|-----------------------------|
| 1. Substitution of Trustee                                  | 3. Notice of Trustee's Sale |
| 2. Notice of Default & Election to Sell Under Deed of Trust | 4. Notice of Rescission     |

The undersigned further gives to said attorney-in-fact full power and authority to do and perform all and every act and thing which may be necessary or convenient, in connection with any of the foregoing, as fully to all intents and purposes, as he might or could do if personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

BANK OF AMERICA, N.A.

By: [Signature]  
Dennis L. Niesing, Vice President

By: [Signature]  
Scott Thomas, Vice President

STATE OF CALIFORNIA  
COUNTY OF ORANGE

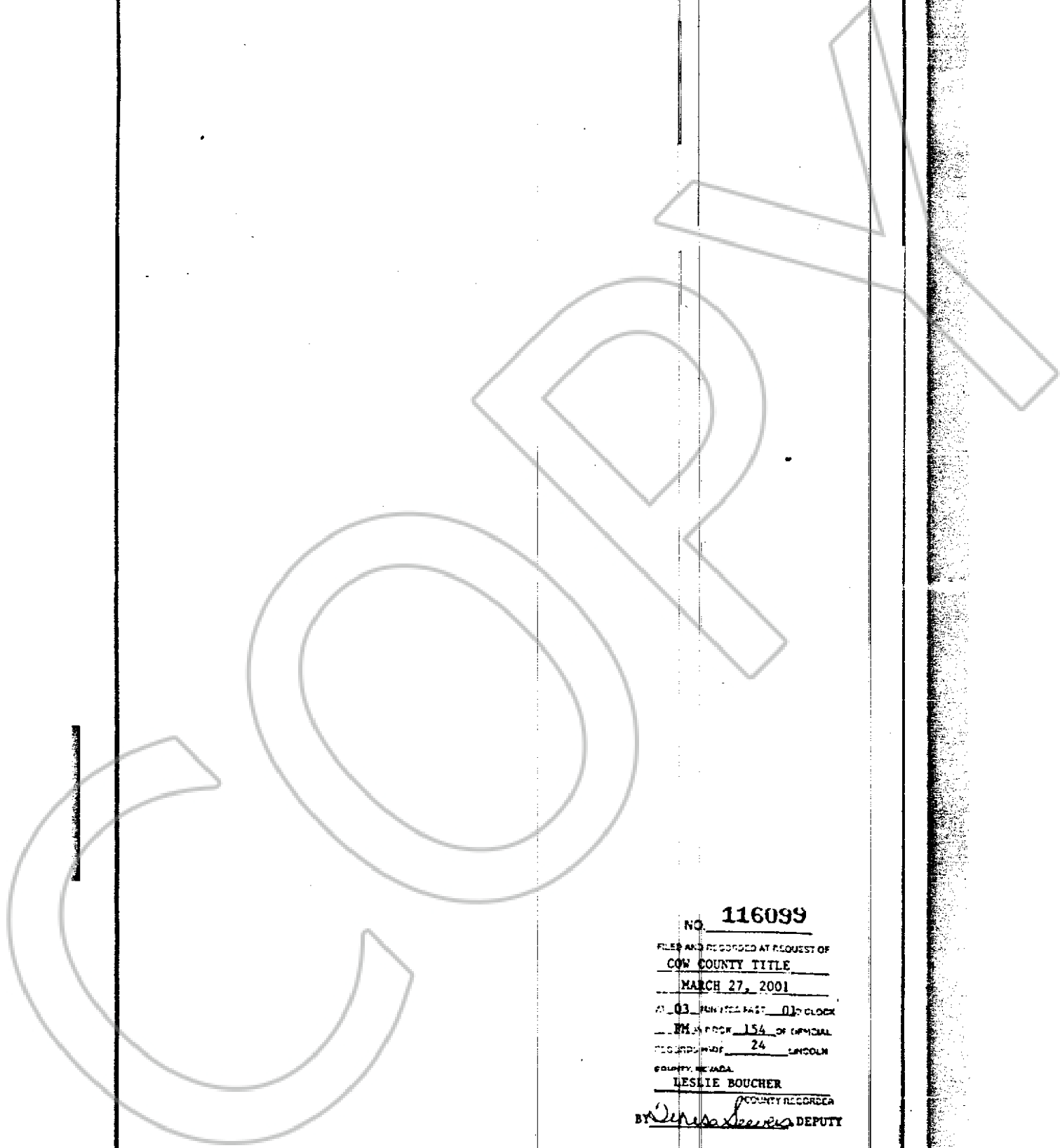
On March 5, 2001 before me, the undersigned, a Notary Public for said State, personally appeared Dennis L. Niesing and Scott Thomas

personally known to me (or 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.

[Signature]  
Notary Public





NO. 116099

FILED AND RECORDED AT REQUEST OF  
COW COUNTY TITLE

MARCH 27, 2001

AT 03 MINUTES PAST 01 O'CLOCK

PM BOOK 154 OF OFFICIAL  
RECORDS PAGE 24 LINCOLN

COUNTY, NEVADA  
LESLIE BOUCHER

COUNTY RECORDER  
BY Venus DEPUTY

154 MAR 25