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WHEN RECORDED MAIL TO:

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BANK OF AMERICA N.T. & S.A.
3800 W. CHAPMAN AVE. 6th FL.
ORANGE, CA. 92668

ATTN: C. PENSO

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, and having its Western Regional Office located at 135 N. Los Robles Avenue in the City of Pasadena, State of California, hath made, constituted and appointed, and does by these presents make, constitute and appoint BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION a NATIONAL BANKING ASSOCIATION

UNITED STATES OF AMERICA organized and existing under the laws of 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 make sign, execute, acknowledge, deliver, file for record and record any such instrument in its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions as the same may relate to a mortgage or deed of trust encumbering a one-to-four (1 to 4) family property located in KLAMATH County, State of OREGON owned by the undersigned (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of the note secured by such mortgage or deed of trust) and serviced for the undersigned by said Attorney-in-Fact.

This appointment shall apply to the following enumerated transactions only:

1. The modification of a mortgage or deed of trust.
2. The subordination of the lien of a mortgage or deed of trust.
3. The foreclosure, completion of foreclosure, termination, cancellation or rescission of same relating to a mortgage or deed of trust, including, and/or but not limited to:
 - a. The substitution of trustee(s) serving under a deed of trust in accordance with state law and the deed of trust;
 - b. Statement of Breach or Non-performance;
 - c. Notices of Default;
 - d. Cancellations/Rescissions of Notices of Default and/or Notices of Sale; and,
 - e. Such other documents as may be necessary under the terms of the mortgage, deed of trust or state law to expeditiously complete said transactions.
4. The conveyance of properties or the assignment of mortgages, deeds of trust, and promissory notes to the Federal Housing Administration (FHA), the Veterans Administration (VA), or the Mortgage Insurer (MI),

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5. The full or partial satisfaction/release of a mortgage or requests to a trustee for a full or partial reconveyance of a deed of trust.
6. The execution of agreements consenting to the assumption of a mortgage or deed of trust including agreements to release the original or prior borrower from liability.

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and 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 said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the Attorney-in-Fact 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.

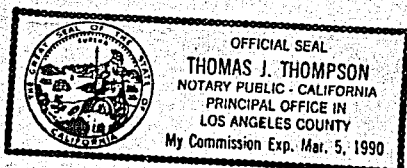
FEDERAL NATIONAL MORTGAGE ASSOCIATION

Patricia Eaton
Assistant Vice President

STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES) ss.

On this DEC 28 1989, before me the undersigned, a Notary Public of said County and State, personally appeared Patricia Eaton, personally known to me to be the Assistant Vice President, of FEDERAL NATIONAL MORTGAGE ASSOCIATION, the corporation that executed the within instrument, and personally known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws.

WITNESS my hand and official seal.



Thomas J. Thompson
Notary Public in and for said County and State

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

BANK of America
on this 7th day of Feb. A.D. 19 90
at 9:44 o'clock AM. and duly recorded
in Vol. M90 of Deeds Page 2569
By Evelyn Biehn County Clerk
By Pauline Mullender Deputy.
Fee, \$13.00

WRO July 13, 1988