

S/S #156807

LIMITED POWER OF ATTORNEY

KLAMATH COUNTY
KLAMATH FALLS, OREGON

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 1776 G. Street, N.W., Washington, D.C., constitutes and appoints:

Sterling Savings Assn.
N.120 Wall
Spokane WA 99201

Its true and lawful attorney-in-fact, and in its name, place, and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to the release of mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed and is effective as of the January 14, 1991, and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- (i) the suspension or termination of the attorney-in-fact as a Seller or Servicer of mortgages to FHLMC,
- (ii) the transfer of servicing from the attorney-in-fact to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact, or

91 FEB 13 PM 12 47

- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION

C. A. Black
C. A. Black,
Assistant Secretary

Karen M. Prante
Karen M. Prante
Assistant Treasurer

Witness:

Alex Salvador
Alex Salvador

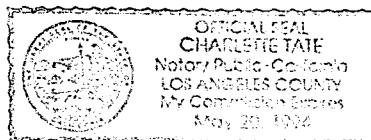
Ronnie Laws Jr.
Ronnie Laws Jr.

State of California)
)SS.
County of Los Angeles)

I, Charlette Tate, a Notary Public in and for said County in the State of California, do hereby certify that Karen M. Prante, and C. A. Black, personally known to me to be the same persons whose names are subscribed to the foregoing instruments as Assistant Treasurer and Assistant Secretary, respectively of FEDERAL HOME LOAN MORTGAGE CORPORATION, a United States corporation, appeared before me this day in person and acknowledged that they signed, sealed with the corporate seal of said corporation, and delivered the said instrument as their own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 14th day of January 1991.

Charlette Tate
Notary Public



This document was prepared by:

Janet Fritts, Federal Home Loan Mortgage Corporation, 8609 Westwood Center Drive, Vienna, VA 22180

FHLMC FORM 520 11/81
1104A

When recorded please return to:

STERLING SAVINGS ASSOCIATION
N. 120 WALL
SPOKANE, WA 99201
ATTN: LOAN SERVICING

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

on this 19th day of Feb. A.D., 19 91
at 12:47 o'clock P.M. and duly recorded
in Vol. M91 of Power of Attorney Page 2963
Evelyn Biehn - County Clerk
By Quilley N. Henderson

Fee, \$10.00

Deputy.