

POWER OF ATTORNEY

Bankers Trust Company of California N.A. pursuant to the By-laws of the corporation, hereby appoints Norwest Bank Minnesota, N.A. as its Attorney-in-Fact, for the purpose of the following:

The execution of endorsements of notes and assignment of mortgages related to the assignment of residential mortgage servicing rights on loans which are owned by Equicon Corporation.

This appointment of Attorney-in-Fact will be effective February 1, 1994. This appointment of Attorney-in-Fact will expire on February 2, 1995.

In witness whereof, the undersigned has hereunto set his/her hand and affixed the seal of the Corporation on behalf of said Corporation.

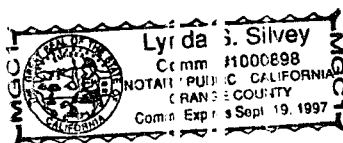
Bankers Trust Company of California, N.A.

John P. Hankins
JOHN P. HANKINS
by ASSISTANT VICE PRESIDENT

State of California

County of Orange

The foregoing instrument was acknowledged before me this 3 day of JUNE, 1994, by JOHN P. HANKINS ASSISTANT VICE PRESIDENT.



Lynda S. Silvey
Notary Public

Return: Norwest Bank
1015 Tenth Ave. SE
Minneapolis, MN 554.4

EAST PROVIDENCE, R.I.
VALERIE A. PERRY
CITY CLERK
94 NOV -7 AM 9:37

RCR

STATE OF OREGON COUNTY OF KLAMATH ss.

Filed for record at request of Norwest Bank the 10th day of Jan A.D. 19 95 at 9:47 o'clock A M., and duly recorded in Vol. M95 of Power of Attorney on Page 648.

FEE \$3.00

Bernetha G. Letsch - County Clerk

By C. Ann Mullins