

KEY BANK OF NEW YORK, a bank organized and existing under the laws of New York, having an office address for the conduct of business at 66 South Pearl Street, Albany, New York 12207, constitutes and appoints NATIONS Banc MORTGAGE CORPORATION OF NEW YORK 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 mortgagor or beneficiary of, has become mortgagor 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 31st day of March, 1995, and the same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSED:

[Signature]  
First Witness Signature

Michael J Quest  
First Witness Printed Name

[Signature]  
Second Witness Signature

Louise Contois  
Second Witness Printed Name

KEY BANK OF NEW YORK

By: [Signature]  
Print Name: John F O'Donnell  
Title: Vice President

State of New York )  
County of Albany ) SS:  
)

On the 28th day of March in the year 1995, before me personally came John F O'Donnell to me known, who, being by me duly sworn, did depose and say that he resides in the town of Clifton Park; that he is the Vice President of Key Bank of New York, the bank described in and which executed the above instrument; and that he signed his name thereto by order of the board of directors of said bank.

[SEAL]

[Signature]  
Notary Public

My commission expires: DAWN M. MAZZUCA  
Notary Public, State of New York  
No. 01MA5015820  
Qualified in Schenectady County  
Commission Expires 1/24/98

Prepared on behalf of  
and to be returned to:

NationsBanc Mortgage Corporation of New York  
205 Park Club Lane  
Williamsville, New York 14231-9000  
Attn: JoAnn Brooks

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBanc Mortgage Corp of New York the 10th day  
of August A.D., 19 95 at 11:21 o'clock A M., and duly recorded in Vol. M95  
of Power of Attorney on Page 21266

By Annette Mueller  
Bernetha G. Letsch, County Clerk