

SOCIETY NATIONAL BANK, a national banking association organized and existing under the laws of the United States of America, having an office address for the conduct of business at 127 Public Square, Cleveland, Ohio 44114-1306, constitutes and appoints **NATIONSBANC 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 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 31st day of March, 1995, and the same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSED: Marcella Andrews SOCIETY NATIONAL BANK
First Witness Signature

MARCELLA ANDREWS
First Witness Printed Name

By: JEANNINE L. FLEMING
Print Name: JEANNINE L. FLEMING
Title: DESIGNATED SIGNER

JANE E. GRIMM
Second Witness Signature

JANE E. GRIMM
Second Witness Printed Name

State of Ohio)
) SS:
County of Cuyahoga)

BEFORE ME, a notary public, in and for said county, personally appeared JEANNINE L. FLEMING, known to me to be the person who, as DESIGNATED SIGNER of Society National Bank, the national banking association which executed the foregoing instrument, signed the same, acknowledged to me that she did so sign said instrument in the name and upon behalf of said national banking association as such officer and that the same is her free act and deed as such officer and the free act and deed of said national banking association.

Ohio, this 28th day of March, 1995. IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my official seal, at Cleveland,

[SEAL]

Lynn Marie Arnold
Notary Public LYNN MARIE ARNOLD, Notary Public
State of Ohio
My commission expires: My commission expires Oct. 2, 1996

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 the 5th day
of December A.D., 19 95 at 2:59 o'clock P M., and duly recorded in Vol. M95,
of Power of Attorney/Mtgs. on Page 33238.

FEE \$5.00

By Bernetha G. Letsch, County Clerk
Annette Mueller