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## LIMITED POWER OF ATTORNEY

Vol. m95 Page 34664

KEY BANK OF OREGON, a bank organized and existing under the laws of Oregon, having an office address for the conduct of business at 1211 S. W. Fifth Avenue, Suite 300, Portland, Oregon 87204, 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 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:

First Witness Signature

ELIZABETH LOO

First Witness Printed Name

Second Witness Signature

Second Witness Printed Name

KEY BANK OF OREGON

By:

Print Name:

Title:

Terry Tracy  
Executive Vice President

State of Oregon )

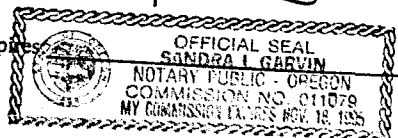
County of Multnomah )

SS:

This instrument was acknowledged before me on the 28 of March, 1995, by Terry Tracy as VP of Key Bank of Oregon.

Notary Public

My commission expires



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, ss.  
County of Klamath

Filed for record at request of:

NationsBanc Mtge

on this 20th day of Dec A.D. 19 95  
at 3:04 o'clock P M. and duly recorded  
in Vol. M95 of Power of Page 34664.

Bernetha G. Letsch  
County Clerk

By

Sandra I. Garvin  
Deputy.

Fee. \$10.00

Deputy.