

96-01-23A11:36 RCVD

KEY SAVINGS BANK, a corporation organized and existing under the laws of Washington, having an office address for the conduct of business at 1119 Pacific Avenue, Tacoma, Washington 98402, 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:

KEY SAVINGS BANK

First Witness Signature

First Witness Printed Name

Second Witness Signature

Second Witness Printed Name

By: Dale A. WinterPrint Name: Dale A. WinterTitle: Executive Vice President

State of Washington)

) SS:

County of Pierce)

I certify that I know or have satisfactory evidence that Dale A. Winter

is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Executive Vice President of Key Savings Bank to be the free and voluntary act of such entity for the uses and purposes mentioned in the instrument.

Dated: March 28, 1995

Notary Public Signature

Beverly A. Bean

Notary Public Printed Name

Notary Public for the State of Washington residing at Gig HarborMy appointment expires: 6-17-97

[SEAL]

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 Mtge the 23rd day
of Jan A.D., 19 96 at 11:37 o'clock A M., and duly recorded in Vol. M96,
of Deeds/Mortgages on Page 1929

FEE \$10.00

Bernetha G. Etsch, County Clerk

By Bernetha G. Etsch