

WHEN RECORDED MAIL TO:
BANC ONE MORTGAGE CORPORATION
132 E. WASHINGTON ST., STE. 0402
INDIANAPOLIS, IN 46204

A-2818

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, and having its Midwestern Regional Office located at One South Wacker Drive, Suite 3100, in the City of Chicago, State of Illinois, hereby makes, constitute and appoints BANC ONE MORTGAGE CORPORATION, a corporation organized and existing under the laws of the state of Delaware, its true and lawful Attorney-in-Fact, with full power and authority hereby conferred in its name, place and stead and for its use and benefit, to make, sign, execute, acknowledge, deliver, file for record and record any such instrument in its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions as the same may relate to a mortgage or deed of trust encumbering a one-to-four (1 to 4) family property located in Klamath County, State of Oregon, owned by the undersigned (whether the undersigned is named therein as mortgage or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of the note secured by such mortgage or deed of trust) and serviced for the undersigned by said Attorney-in-Fact.

This appointment shall apply to the following enumerated transactions only:

1. The appointment of a successor or substitute trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust;
2. The partial release, modification, discharge, extension, subordination, foreclosure, liquidation, satisfaction or full release of a mortgage, deed of trust or deed to secure debt (hereinafter referred to as "mortgage"), including cancellation of the VA guaranty certificate, if any;
3. The conveyance of property acquired through foreclosure sale or deed in lieu of foreclosure, including the power to endorse the mortgage note and execute any document relating to the conveyance of property pursuant to a default and exercise of a power in the mortgage; and
4. The sale, transfer, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development, Administrator of Veterans Affairs or any private

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power of powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, I have hereunto set my hand this OCT 23 1996 day of Oct 19

By: Denise M. Benn
Denise M. Benn
Assistant Vice President

Attest: Marilyn A. Guntorius
MARILYN A. GUNTORIUS
Assistant Secretary

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

The foregoing instrument was acknowledged before me, a notary public commissioned in Cook County, Illinois, this OCT 23 1996, (date), by Danise M. Benit, Assistance Vice President and MARILYN A. GUNTORIUS, Assistant Secretary, of Federal National Mortgage Association, a United States corporation, on behalf of



Walter S. Ralston

THE COMMISSIONER OF THE GENERAL LAND OFFICE

My commission expires: _____

Attorney at Law.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of BankOne Mortgage Corp.
of December 10 1996 at 3:53 the 6th day

51. _____

o'clock P.M., and duly recorded in V

on Page 38262