

Recording Requested By:
and
When Recorded Mail To:

Cal-Western Reconveyance Corporation
525 East Main Street
P.O. Box 22004
El Cajon, CA 92022-9004

A-3759

LIMITED POWER OF ATTORNEY

Atlantic Mortgage and Investment Corporation, a Florida corporation with its principal place of business in Jacksonville, Florida, duly appoints Cal-Western Reconveyance Corporation, a California corporation with its principal place of business in El Cajon, California, as its attorney-in-fact to act in Atlantic Mortgage and Investment Corporation's place for the following purposes:

To sign, execute, deliver, and record, in the name of Atlantic Mortgage and Investment Corporation, or otherwise, Substitutions of Trustee in connection with foreclosing upon mortgages or deeds of trust secured by real property in the County of Klamath, State of Oregon.

The individuals who may sign on behalf of Cal-Western Reconveyance Corporation as attorney in fact are:

Gerald R. Moss, President
Margaret Padilla, Executive Vice-President
Janet Dittberner, Attorney
Louis Amaya, Assistant Vice-President
Freddie Mays, Vice-President
Wendy Perry, Assistant Vice-President
Yvonne Wheeler, Assistant Vice-President
Avis Thomas, Vice-President

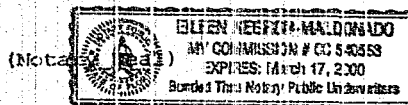
Dated: 9/15/97

James B. Stokes
Vice-President
Atlantic Mortgage and Investment Corporation

State of Florida)
County of Duval)

On 9/15/97 before me, Eileen Negron-Maldonado, personally appeared James B. Stokes, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.
Signature Eileen Negron-Maldonado



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Cal-Western Reconveyance the 5th day
of November A.D., 19 97 at 11:05 o'clock A. M., and duly recorded in Vol. N97
of Power of Attorney/Mortgages on Page 36598

FEE \$10.00

By Bernie G. Leisch, County Clerk
Eileen Negron