

WHEN REDORDED MAIL TO:

✓ SARATOGA SAVINGS & LOAN ASSOC. ..  
P.O. BOX 9099  
SAN JOSE, CA 95157.

ATTEN: J. ROME

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 Western Regional Office located at 10920 Wilshire Boulevard in the City of Los Angeles, State of California, hath made, constituted and appointed, and does by these presents make, constitute and appoint SARATOGA SAVINGS AND LOAN ASSOCIATION

a California corporation organized and existing under the laws of CALIFORNIA 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 DOUGLAS County, State of NEVADA, owned by the undersigned (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee 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 modification or re-recording of a mortgage or deed of trust at its own instance or at the request of the title company that insured the mortgage or deed of trust, where said modification or re-recording is for the propose of correcting the mortgage or deed of trust to conform same to the original intent of the parties thereto or to correct title errors discovered after the insurance thereof and said modification or re-recording, in either instance, does not adversely affect the lien of the mortgage or deed of trust as insured;
2. The subordination of the lien of a mortgage or deed of trust to an easement in favor of a public utility company or a governmental agency or unit with powers of eminent domain; this section shall not extend to the execution of partial satisfaction/releases, partial reconveyances or the execution of requests to trustees to accomplish same;
3. The foreclosure, completion of foreclosure, termination, cancellation or rescission of same relating to a mortgage or deed of trust, including, and/or but not limited to:
  - a. The substitution of trustee(s) serving under a deed of trust in accordance with state law and the deed of trust;

- b. Statements of Breach or Non-performance;
  - c. Notices of Default;
  - d. Notices of Sales;
  - e. Cancellation/Rescissions of Notices or Default and/or Notices of Sale; and,
  - f. Such other documents as may be necessary under the terms of the mortgage, deed of trust or state law to expeditiously complete said transactions.
4. The conveyance of properties to the Federal Housing Administration (FHA), the Veterans Administration (VA), or the Mortgage Insurer (MI).
  5. The full satisfaction/release of a mortgage or request to a trustee for a full reconveyance upon payment and discharge of all sums secured thereby; this section shall not extend to the execution of partial satisfaction/releases, partial reconveyances or the execution of requests to trustees to accomplish same.

The undersigned gives 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 or 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.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the Attorney-in-Fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not be revoked unless an instrument of revocation has been recorded.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

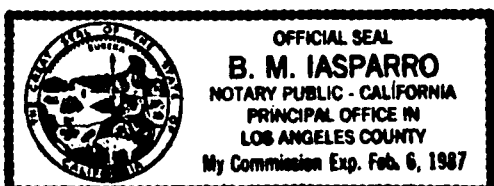
Clotelia S. Riddell  
 Assistant Vice President  
 Clotelia S. Riddell

STATE OF CALIFORNIA     )  
   ) ss.  
 COUNTY OF LOS ANGELES    )

**JUN 24 1985**

On this \_\_\_\_\_, before me the undersigned, a Notary Public of said County and State, personally appeared Clotelia S. Riddell, personally known to me to be the Assistant Vice President, of FEDERAL NATIONAL MORTGAGE ASSOCIATION, the corporation that executed the within instrument, and personally known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws.

WITNESS my hand and official seal.



B. M. Iasparro  
 Notary Public in and for said  
 County and State

COPY

REQUESTED BY  
*Saratoga Sav. Loan Assn.*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'85 SEP -9 A11 :40

SUZANNE BEAUDREAU  
RECORDER

\$ 7.00 PAID Bh DEPUTY

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