ICA MORTGAGE CORP.
P.O. BOX 23529
SAN DIEGO, CA. 92123

ATTN: LYNDA A GOTTFRIED

LIMITED POWER OF ATTORNEY

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 1776 "G" Street, N.W., Washington, D.C., constitutes and appoints **ICA MORTGAGE CORPORATION** 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 (i) the commencement and completion of judicial and non-judicial foreclosure proceedings, including conveying title to real estate owned by the undersigned as a result of foreclosure or the taking of a deed in lieu of foreclosure; (ii) the substitution of trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust; (iii) the release of a 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 or has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt; (iv) the closing of title to property to be acquired by FHLMC as real estate owned (REO), deliver the deed and any other instrument required and to receive checks or cash or any payment to be made in connection therewith, to receive on FHLMC's behalf any money payable to FHLMC at the closing whether for purchase price or adjustment of taxes, insurance premiums, or otherwise, and further to pay any amounts required to be paid by FHLMC, whether for taxes or otherwise; (v) the completion of loan assumption agreements, and (vi) the preparation of proofs of claims, reaffirmation agreements and other documents and pleadings in a bankruptcy proceeding.

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 this 18th day of June, 1986, and the same shall continue in full force and effect until revoked in writing by the undersigned.

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION

J. W. Unger, Regional Director, Loan Service

Lester Handy, Assistant Secretary

STATE OF CALIFORNIA)
) SS
COUNTY OF LOS ANGELES)

On this 19th day of June, in the year 1986, before me, Madeleine M. Robinson, a Notary Public of said state, duly commissioned and sworn, personally appeared J. W. Unger and Lester Handy, known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of the Federal Home Loan Mortgage Corporation, a corporation organized and existing under the laws of the United States of America, and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Madeleine M. Robinson, Notary Public

REQUESTED BY
DOUGLAS COUNTY TITLE
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'86 JUL 25 P1:17

SUZANNE BEAUDREAU
RECORDER
$ 5.00 PAID DEPUTY

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BOOK 786 PAGE 2436

SEAL

OFFICIAL SEAL
MADELEINE M. ROBINSON
Notary Public-California
LOS ANGELES COUNTY
My Comm. Exp. May 23, 1990