

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:

First National Bank
4990 Viewridge Ave.
San Diego CA 92186

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 June 7, 1991, and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

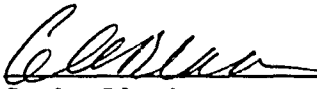
- (i) the suspension or termination of the attorney-in-fact as a Seller or Servicer of mortgages to FHLMC,
- (ii) the transfer of servicing from the attorney-in-fact to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact, or

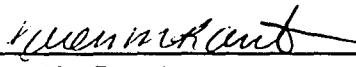
THIS DOCUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY
WITHOUT LIABILITY ON THE PART OF WESTERN TITLE COMPANY, INC
FOR THE SUFFICIENCY HEREOF OR FOR THE CONDITION OF TITLE

(iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

ATTEST:

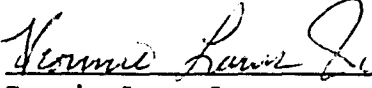
FEDERAL HOME LOAN MORTGAGE CORPORATION


C. A. Black,
Assistant Secretary


Karen M. Prante
Assistant Treasurer

Witness:



Alex Salvador

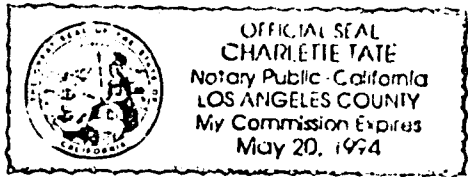

Ronnie Laws Jr.

State of California)
)SS.
County of Los Angeles)

I, Charlette Tate, a Notary Public in and for said County in the State of California, do hereby certify that Karen M. Prante, and C. A. Black, personally known to me to be the same persons whose names are subscribed to the foregoing instruments as Assistant Treasurer and Assistant Secretary, respectively of FEDERAL HOME LOAN MORTGAGE CORPORATION, a United States corporation, appeared before me this day in person and acknowledged that they signed, sealed with the corporate seal of said corporation, and delivered the said instrument as their own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 7 day of June 1991.


Notary Public



This document was prepared by:


Bruce W. Simmons, Federal Home Loan Mortgage Corporation, 8609 Westwood Center Drive, Vienna, VA 22180

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

FHLMC FORM 520 11/81
1104A

91 JUL 16 P12:01

When recorded please return to:
Freddie Mac
15303 Ventura Blvd., Ste. 200
Shearman Oaks, CA 91403

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BOOK '791 PAGE 2451