

*Imperial Federal Savings  
P.O. Box 23727  
San Diego, CA 92123-7227*

WHEN RECORDED MAIL TO:

Imperial Savings Association  
P.O. Box 23727  
San Diego, CA 92123  
Attention: Lynda Gottfried

DOUGLAS COUNTY, NEVADA

Space Above This Line For Recorder's Use

LIMITED POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS:

That American Residential Mortgage Corporation (fka ICA Mortgage Corporation), a corporation organized and existing under the laws of the State of California, and having its headquarters located at 11119 North Torrey Pines Road in the City of San Diego, State of California ("American Residential"), hath made, constituted and appointed, and does by these presents make, constitute and appoint Imperial Savings Association organized and existing under the laws of the State of California ("Imperial Savings") its true and lawful Attorney-in-Fact, for the limited transactions listed below. Pursuant to this appointment, Imperial Savings is granted full power and authority hereby conferred in its name, place and stead for its use and benefit, to make sign, execute, acknowledge, deliver, file for records 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, owned by American Residential (whether American Residential is named therein as mortgagee 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 by Imperial Savings.

This appointment shall apply to the following enumerated transactions only:

1. The modification or rerecording of a Mortgage or Deed of Trust at Imperial Savings own instance or at the request of the title company that insured the Mortgage or Deed of Trust, where said modification or rerecording is for the purpose 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 rerecording, 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 extend to the execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish same;
3. The foreclosure (judicial or non-judicial), 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 Sale;
  - e. Cancellations/Rescissions of Notices of Default and/or Notices of Sale;

- f. Conveyance of title to real estate owned (REO) by the undersigned as a result of foreclosure or the taking of a deed-in-lieu of foreclosure; and
  - g. 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 completion of loan assumption agreements;
  5. The preparation of proofs of claim, reaffirmation agreements if appropriate and other documents and pleadings in a bankruptcy proceeding;
  6. The conveyance of properties to the Federal Housing Administration (FHA), the Veterans' Administration (VA), Fannie Mae (FNMA), Freddie Mac (FHLMC), Ginnie Mae (GNMA) or the Mortgage Insurer (MI); and
  7. The full satisfaction/release of a mortgage or requests to a trustee for a full reconveyance upon payment and discharge of all sums secured thereby; this section shall extend to the execution of partial satisfaction/releases, partial reconveyances or the execution of requests to trustees to accomplish same.

American Residential gives to Imperial Savings 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 American Residential might or could do, and hereby does ratify and confirm all that Imperial Savings shall lawfully do or cause to be done by authority thereof.

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

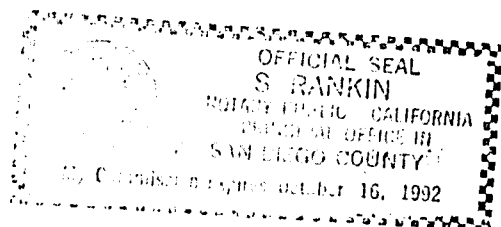
AMERICAN RESIDENTIAL MORTGAGE CORPORATION

Raymond L. Bell  
 Senior Vice President  
 and General Counsel

STATE OF CALIFORNIA    )  
                                   ) ss.  
 COUNTY OF SAN DIEGO    )

On this 27th day of March, 1991, before me, the undersigned, a Notary Public of said County and State, personally appeared Raymond L. Bell personally known to me to be the Senior Vice President, of AMERICAN RESIDENTIAL MORTGAGE CORPORATION, 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 bylaws.

WITNESS my hand and official seal.



S. Rankin  
 Notary Public in and for said  
 County and State

COPY

REQUESTED BY  
Resolution Trust Corp  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

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SUZANNE F. BORTAU  
RECORDER  
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BOOK 991 PAGE 549