POWER OF ATTORNEY

Bankers Trust Company of California, N.A. pursuant to the By-laws of the corporation, hereby appoints Norwest Bank Minnesota, N.A. as its Attorney-in-Fact, for the purpose of the following:

The execution of endorsements of notes and assignment of mortgages related to the assignment of residential mortgage servicing rights on loans which are owned by Equicon Corporation.

This appointment of Attorney-in-Fact will be effective February 1, 1994. This appointment of Attorney-in-Fact will expire on February 2, 1995.

In witness whereof, the undersigned has hereunto set his hand and affixed the seal of the Corporation on behalf of said Corporation.

Bankers Trust Company of California, NA

THOMAS E. SNARR ASSISTANT SECRETARY

SEAL

State of California

County of Orange

The foregoing instrument was acknowledged before me this 2nd day of August, 1994, by Thomas Snarr, Assistant Secretary

David I. Capia:

Comm. #1015633

NOTARY PUBLIC - CALIFORNIA

ORANGE COUNTY
Comm. Expires Jan. 30, 1998

Notary Public

Norwest Bark Thins
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SUZANNE BEAUDREAU RECORDER

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