

R.E.F.S. INC.  
17780 FITCH STREET, SUITE 240  
IRVINE, CA 92614

*2061286*  
12992SNV

**LIMITED POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: THAT

**BANK OF AMERICA, N.A.**, organized and existing under the laws of the United States, having an office for the conduct of business at 10600 Valley View Street, Cypress, Ca 90630, constitutes and appoints **R.E.F.S. INC.**, A California Corporation its true and lawful Attorney, and in its name, place and stead and for its use and benefit to do the below-enumerated acts which are or may be necessary to commence and/or complete Trustee's Sales pursuant to the provisions of any and all Nevada deeds of trust held by the undersigned whether naming the undersigned originally as beneficiary or having been assigned to the undersigned.

THIS POWER OF ATTORNEY SHALL BE LIMITED TO THE EXECUTING OF THE FOLLOWING:

- 1. Substitution of Trustee
- 2. Notice of Default & Election to Sell Under Deed of Trust
- 3. Notice of Trustee's Sale
- 4. Notice of Rescission
- 5. Partial Reconveyance
- 6. Full Reconveyance

The undersigned further gives to said attorney-in-fact full power and authority to do and perform all and every act and thing which may be necessary or convenient, in connection with any of the foregoing, as fully to all intents and purposes, as he might or could do if personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

**BANK OF AMERICA, N.A.**

By: *[Signature]*  
EDWARD ARCINIEGA  
Title: ASSISTANT VICE PRESIDENT

By: \_\_\_\_\_  
Title: \_\_\_\_\_

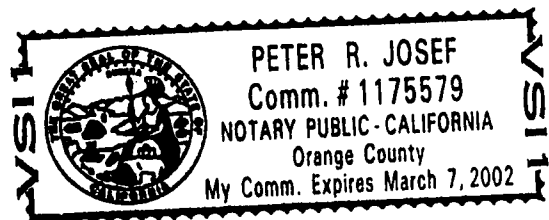
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On June 17, 1999 before me, the undersigned, a Notary Public for said State, personally appeared  
EDWARD ARCINIEGA

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

*[Signature]*  
Notary Public



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COPY

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 JAN 10 PM 12: 54

LINDA SLATER  
RECORDER

\$ 8.00 PAID KJ DEPUTY

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