

STATE OF NEVADA )  
 )  
COUNTY OF DOUGLAS )

1444

**LIMITED POWER OF ATTORNEY**

WHEREAS, Harbor Financial Mortgage Corporation, a Texas corporation ("Harbor"), has sold to Matrix Capital Bank, a federal savings bank ("Matrix") certain mortgage loans and mortgage loan servicing rights in a series of transactions between December, 1998 and July, 1999; and

WHEREAS, Harbor filed a voluntary petition for relief under Chapter 11 of the Bankruptcy Code on October 14, 1999, which code was connected to one under Chapter 7 of the Bankruptcy code on December 14, 1999;

WHEREAS, John Litzler ("Litzler") was duly appointed Chapter 7 Trustee for Harbor on December 14, 1999; and

WHEREAS, in order for Matrix to properly administer the mortgage loans which it purchased from Harbor or as to which it purchased the servicing rights from Harbor (the "Mortgage Loans"), the signature or endorsement of Harbor is often required on notes, assignments, checks and other documents and instruments; and

WHEREAS, Litzler, on behalf of Harbor, has obtained the approval of the United States Bankruptcy Court to grant to Matrix a limited power of attorney as set forth hereinafter;

NOW, THEREFORE, in consideration of its prior contractual commitments, Harbor hereby makes, constitutes, and appoints Matrix as its true and lawful attorney-in-fact, with power and authority hereby conferred in its name, place, and stead for its use and benefit, to execute, sign, endorse, make, acknowledge, deliver, and record, with respect only to the Mortgage Loans listed on Exhibit A attached hereto, and incorporated herein by reference as if fully set forth at length: (A) any assignment of security instrument (including, but limited to individual and blanket assignments), (B) any other document, or loan, including endorsement of promissory notes, necessary or appropriate in the reasonable judgment of Matrix to transfer or adequately evidence its interest in or ownership of any of the Mortgage Loans, (C) any other document necessary or appropriate in the reasonable judgment of Matrix to transfer or convey title or ownership in real property subject to the Mortgage Loans after foreclosure thereon, (D) any claim transfer forms to transfer Proof of Claim designation and claims already filed by Harbor with the Federal Bankruptcy Courts and the United States Government on the Mortgage Loans, and (E) any checks, drafts or other forms of payment that are payable to Harbor on account of the Mortgage Loans.

The undersigned grants to Matrix full power and authority to execute such instruments and to do and perform all and every thing requisite, necessary, and proper, with respect to the Mortgage Loans, 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 the undersigned might or could do, and hereby does ratify and confirm all that Matrix shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney is executed and effective as of the date appearing below, and shall continue in full force and effect and shall be binding upon any successors or assigns of the undersigned, notwithstanding of the continued existence or otherwise of the undersigned.

Third parties without actual notice may rely upon the powers granted under this Limited Power of Attorney upon the exercise of such power by Matrix 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.

Dated: DEC 30 1999

HARBOR FINANCIAL MORTGAGE CORP.

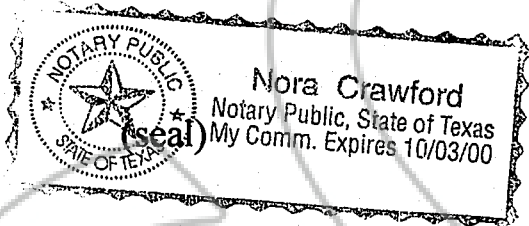
By: \_\_\_\_\_

John Litzler

Its: Chapter 7 Trustee

The foregoing Limited Power of Attorney was acknowledged before me by John Litzler, the Chapter 7 Trustee of Harbor Financial Mortgage Corporation, on this the 31<sup>st</sup> day of January, 2000.

\_\_\_\_\_  
Notary Public in and for the State of Texas



✓ COUNTY RECORDER SERVICES  
900 EAST PALMER AVENUE, SUITE #8  
GRANDDALE, CA 91205

## EXHIBIT A

MATRIX LOAN NUMBER	HARBOR LOAN NUMBER	MORTGAGOR NAME	PROPERTY STREET ADDRESS	CITY NAME	PROP STATE	PROP ZIP	COUNTY NAME
0708572	2518322	KOCZKA ALFRED	163 COTTONWOOD DR	STATELINE	NV	89449	DOUGLAS
0710575	2797835	DEVER LUELLA C	3776 GRANITE WAY	WELLINGTON	NV	89444	DOUGLAS
0712168	2905834	COSTA JEFFERY J	1201 SPATTERCONE ROAD	WELLINGTON	NV	89444	DOUGLAS
0717943	7031685	ARCHULETA HAROLD	3344 COLOMA DRIVE	CARSON CITY	NV	89705	DOUGLAS
0718764	7146236	MADSEN JAMES H	1876 ARABIAN LN	GARDNERVILLE	NV	89410	DOUGLAS
0734013	6406961	GARCIA DENNIS L	1000 SUNNYCREST DRIVE	CARSON CITY	NV	89705	DOUGLAS
0708840	2543213	ROBINSON KENNETH M	3441 PRINCETON AVE	CARSON CITY	NV	89705	DOUGLAS
0710073	2715696	KLOUSIA JR IRVING L	937 VASSAR STREET	CARSON CITY	NV	89705	DOUGLAS
0710085	2716272	ELK LELA JENICE	928 VASSAR STREET	CARSON CITY	NV	89705	DOUGLAS
0710122	2718773	LAU DONALD	912 LOYOLA STREET	CARSON CITY	NV	89705	DOUGLAS
0710124	2718872	TIGH TIMOTHY D	938 TOURMALINE DRIVE	CARSON CITY	NV	89705	DOUGLAS
0710511	2782068	COCKRILL PAMELA J	3533 SMOKETREE AVENUE	CARSON CITY	NV	89705	DOUGLAS
0710828	2807048	HASKELL STANLEY R	3337 VISTA GRANDE BLVD	CARSON CITY	NV	89705	DOUGLAS
0711107	2818466	SULLIVAN EDWARD P	3348 PLYMOUTH DRIVE	CARSON CITY	NV	89705	DOUGLAS
0711341	2867919	CAMPBELL DAVID	868 COLOMA DRIVE	CARSON CITY	NV	89705	DOUGLAS
0711441	2871804	MORRIS CHARLES M	908 LOYOLA STREET	CARSON CITY	NV	89705	DOUGLAS
0712251	2909315	GARBER CHARLES J	3422 PRINCETON AVENUE	CARSON CITY	NV	89705	DOUGLAS
0712525	2921161	O'BEIRNE RAYMOND J	3510 MONT BLANC	CARSON CITY	NV	89705	DOUGLAS
0713781	2997575	HOSTLER ROBERT R	959 SUNUP COURT	CARSON CITY	NV	89705	DOUGLAS
0719074	7224330	GONZALEZ RICHARD M	3340 COLOMA DRIVE	CARSON CITY	NV	89705	DOUGLAS
0733208	6117410	DENTON JOSEPH W	697 ANN WAY	GARDNERVILLE	NV	89410	DOUGLAS
0731345	2976223	LEKUMBERRY MARIE LOUISE	1445 DOUGLAS AVENUE	GARDNERVILLE	NV	89410	DOUGLAS
0733022	6052997	PARKER BARRY J	1520 GLENWOOD DRIVE	GARDNERVILLE	NV	89410	DOUGLAS
0734836	7193394	MOORE BOBBY J	1129 SPRUCE STREET	GARDNERVILLE	NV	89410	DOUGLAS
0708784	2538759	BARNETT JAY IVAN	1404 JAMES ROAD	GARDNERVILLE	NV	89410	DOUGLAS
0708818	2541464	CHRISTIAN ALLEN	929 MONUMENT PEAK	GARDNERVILLE	NV	89410	DOUGLAS
0710050	2714343	THOLL MATTHEW	883 RITTER DRIVE	GARDNERVILLE	NV	89410	DOUGLAS
0710139	2719631	HOFFMAN III FRANK H	1530 SALTBUSH COURT	GARDNERVILLE	NV	89410	DOUGLAS
0710521	2782571	WAFFIRD MICHAEL WAYNE	424 LILLIAN COURT	GARDNERVILLE	NV	89410	DOUGLAS
0710537	2783090	MURPHY JOHN T	1475 CHOKE CHERRY COURT	GARDNERVILLE	NV	89410	DOUGLAS
0710551	2783603	PALEN JOHN E	1362 RANCHO ROAD	GARDNERVILLE	NV	89410	DOUGLAS
0710630	2799609	EPPARD ROBIN A	1990 PINTO DRIVE	GARDNERVILLE	NV	89410	DOUGLAS
0711559	2880128	LOEPPKY MARY L	1349 EL DORADO DRIVE	GARDNERVILLE	NV	89410	DOUGLAS

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Exhibit A

MATRIX CAPITAL BANK  
LOANS ACQUIRED FROM HARBOR FINANCIAL

MATRIX LOAN NUMBER	HARBOR LOAN NUMBER	MORTGAGOR NAME	PROPERTY STREET ADDRESS	CITY NAME	PROP STATE	PROP ZIP	COUNTY NAME
0712293	2911469	PLANETA RORY CHARLES	1486 MUIR DRIVE	GARDNERVILLE	NV	89410	DOUGLAS
0712312	2912293	DALLAIRE THOMAS A	1395 WATERLOO LANE	GARDNERVILLE	NV	89410	DOUGLAS
0712711	2929370	HUGHES FRANK D	802 WAGON DRIVE	GARDNERVILLE	NV	89410	DOUGLAS
0712762	2931889	TURIGLIATTO PAUL	744 INDIAN TRAIL ROAD	GARDNERVILLE	NV	89410	DOUGLAS
0713331	2962009	SILVEY FENTEN E	817 POLLEN COURT	GARDNERVILLE	NV	89410	DOUGLAS
0717882	7023757	PARK RAYMOND MILTON	1444 DOUGLAS AVENUE	GARDNERVILLE	NV	89410	DOUGLAS
0717950	7032808	DEVRIES ROBERT L	642 BLUEROCK ROAD	GARDNERVILLE	NV	89410	DOUGLAS
0718414	7081557	ROACH ESTATE OF JOANN L	1277 BOLIVIA WAY	GARDNERVILLE	NV	89410	DOUGLAS
0718415	7081599	BOHLENDER JOHN R	1335 PATRICIA DRIVE	GARDNERVILLE	NV	89410	DOUGLAS
0718566	7092836	BURTON RICHARD L	1359 VICTORIA AVENUE	GARDNERVILLE	NV	89410	DOUGLAS
0718666	7141385	RUSSELL ROBERTA L	1025 DRESSLERVILLE ROAD	GARDNERVILLE	NV	89410	DOUGLAS
0713816	2999217	JARDINE THOMAS E	2845 ESAW ST	MIDEN	NV	89423	DOUGLAS
0708201	2480291	FORSTER DANIEL J	1286 MELBORN WAY	MINDEN	NV	89423	DOUGLAS
0708777	2538346	LAY DARYL S	1317 PORTER DRIVE	MINDEN	NV	89423	DOUGLAS
0709434	2642460	BISBEE ALLAN C	1119 WHITE OAK LOOP	MINDEN	NV	89423	DOUGLAS
0709435	2642478	BISBEE ALLAN C	1105 CEDAR CREST DRIVE	MINDEN	NV	89423	DOUGLAS
0710065	2715076	NEALY PATRICK	1271 BRIDLE WAY	MINDEN	NV	89423	DOUGLAS
0710533	2782936	THRAN THEODORE K	1752 FIR TREE CIRCLE	MINDEN	NV	89423	DOUGLAS
0710536	2783066	MCNULTY PHYLLIS A	1281 CONESTOGA DRIVE	MINDEN	NV	89423	DOUGLAS
0710540	2783173	GALVAN ANTHONY J	1764 FOX GLOVE COURT	MINDEN	NV	89423	DOUGLAS
0710821	2806842	PASSAS CHRISTOPHER M	1311 SANDEN LANE	MINDEN	NV	89423	DOUGLAS
0711039	2815959	JOHNSON CARL THEODORE	1720 HOID ROAD	MINDEN	NV	89423	DOUGLAS
0711298	2866093	CAMPANILE ARTHUR A	1349 BRIDLE WAY	MINDEN	NV	89423	DOUGLAS
0711342	2867927	DE CARLO RICK	1318 JACKIE LANE	MINDEN	NV	89423	DOUGLAS
0711643	2883056	KNIGHT KENNETH A	1277 SANTE FE COURT	MINDEN	NV	89423	DOUGLAS
0712785	2932804	KING EDWARD V	1659 LANTANA DRIVE	MINDEN	NV	89423	DOUGLAS
0713325	2961662	DE LA TORRE IGNACIO	1311 JACKIE LANE	MINDEN	NV	89423	DOUGLAS
0718398	7080112	ANZELONE JOHN	115 TRAMWAY #3	STATELINE	NV	89449	DOUGLAS
0720236	9046376	ZACHERY ZINA Y	261 SHERWOOD CT	STATELINE	NV	89449	DOUGLAS
0710150	2720449	PARK VERONICA M	3878 GRANITE WAY	WELLINGTON	NV	89444	DOUGLAS
0712192	2906683	MCMANUS ROBERT P	1500 TOPAZ RANCH ROAD	WELLINGTON	NV	89444	DOUGLAS
0718807	7174105	FOSTER JAMES	3824 SAPPHIRE ROAD	WELLINGTON	NV	89444	DOUGLAS
0733153	6102016	SMALL JOHN DENNIS	191 LAKESHORE BLVD #75	ZEPHYR COVE	NV	89448	DOUGLAS
0704353	0858563	STOWELL JEANETTE M	218 GOLD HILL ROAD	ZEPHYR COVE	NV	89448	DOUGLAS
0710043	2714038	MURRIN PATRICIA	100 SILVER DRIVE	ZEPHYR COVE	NV	89448	DOUGLAS
0711485	2873560	TWINING WILBUR E	1270 LINCOLN PARK CIRCLE	ZEPHYR COVE	NV	89448	DOUGLAS

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RECORDER

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