

93046522

Recording requested by / Return to:
Peelle Management Corporation
P.O. Box 1710
Campbell, CA 95009-1710

LIMITED POWER OF ATTORNEY

FIRST TRUST NATIONAL ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 180 East 5th Street, St. Paul, Minnesota 55101, constitutes and appoints

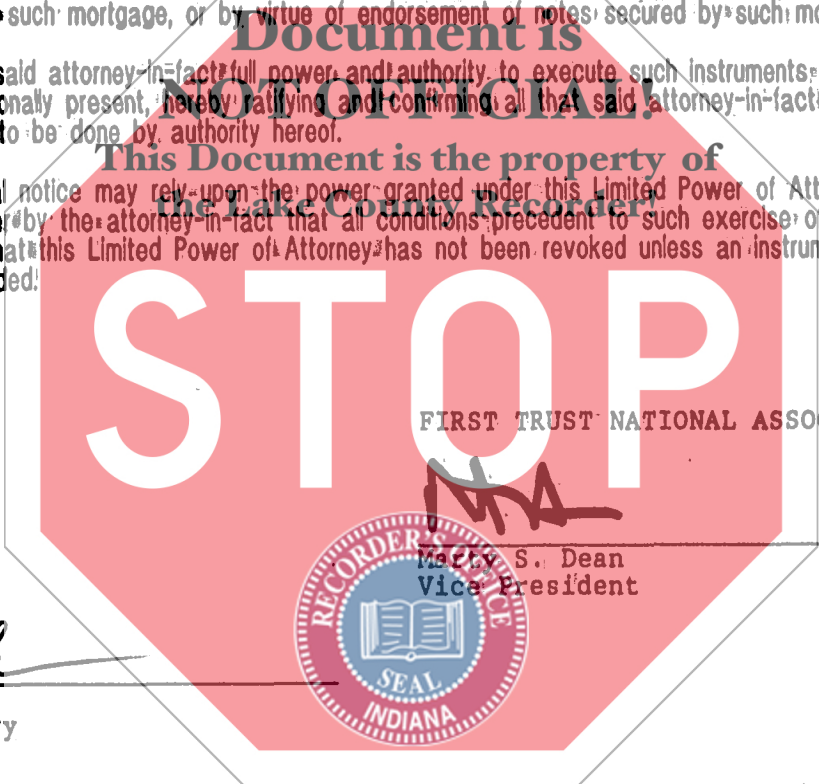
TROY & NICHOLS INC., formerly FIRST GIBRALTAR MORTGAGE CORPORATION

its true and lawful Attorney; and in its name, place, and stead and for its use and benefits; to execute and acknowledge all document customarily and reasonably necessary and appropriate for (i) the substitution of trustee(s), (ii) the modification of a Mortgage or Deed of Trust owned by the undersigned and serviced for the undersigned as mortgagee or beneficiary, or where the undersigned has become mortgagee or beneficiary, by virtue of assignment of such Mortgage or Deed of Trust, (iii) the conveyance by special and/or general warranty deed of properties to the Federal Housing Administration, the Veteran's Administration, or the mortgage insurer by naming as grantee such entity or any specific office or office holder in the form required by any one of the foregoing, and (iv) the release of the mortgage upon payment and discharge of all sums secured thereby; owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage, or by virtue of endorsement of notes secured by such mortgage.

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.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the attorney-in-fact 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all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.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: March 15, 1993.

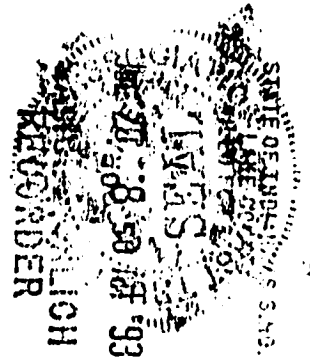


FIRST TRUST NATIONAL ASSOCIATION

Marty S. Dean
Vice President

ATTEST:

Eve D. Kaplan
Eve D. Kaplan
Assistant Secretary

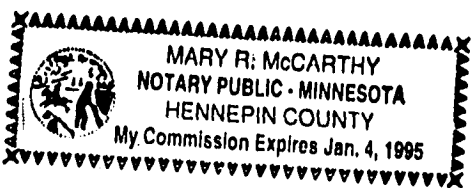


ACKNOWLEDGEMENT:

STATE OF MINNESOTA,
COUNTY OF RAMSEY)

Before me, the undersigned authority, on this day appeared Marty S. Dean, Vice President of FIRST TRUST NATIONAL ASSOCIATION, a corporation organized and existing under the laws of the United States of America, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purpose and consideration therein expressed, in the capacity therein stated, and as the act and deed of said corporation.

Given under my hand and seal of office on this 15th day of March, 1993.



Mary R. McCarthy
Notary Public

Prepared by: R. S. Stone
Peelle Management Corporation
P.O. Box 1710, Campbell, CA
Job #: 90118 STCO: 13-089 IN Lake POA 05/19/93
POA.118

*600
ck*