# *LIMITED POWER OF ATTORNEY*

**KEY BANK OF COLORADO**, a state-chartered, non-member bank organized and existing under the laws of Colorado, having an office address for the conduct of business at 3300 East First Avenue, Denver, Colorado 80206-5810, constitutes and appoints **NATIONSBANC MORTGAGE CORPORATION OF NEW YORK** its true and lawful attorney-in-fact, and in its name, place, and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to the release of mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in fact, whether the undersigned is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

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.

This limited power of attorney has been executed and is effective as of the 31st day of March 1995, and the same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSED: _____
First Witness Signature

Gary J. Havens
First Witness Printed Name

_____
Second Witness Signature

James M. Moses
Second Witness Printed Name

KEY BANK OF COLORADO

By: _____
Print Name: Paul W. Taylor
Title: Senior Vice President and Chief Financial Officer

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State of Colorado )
) SS:
County of Denver )

The foregoing instrument was acknowledged before me this 27th day of March 1995, by Paul W. Taylor, the Senior Vice President and Chief Financial Officer of Key Bank of Colorado.

Witness my hand and official seal.

[SEAL] MAUREEN E. LEMBCKE NOTARY PUBLIC STATE OF COLORADO

Maureen E. Lembcke
Notary Public

My commission expires: February 10, 1999

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 FEB -6 AM 9:05
MARGARET CLEVELAND
RECORDER

Prepared on behalf of and
to be returned to:

NationsBanc Mortgage Corporation of New York
205 Park Club Lane Box 9000
Williamsville, New York 14231-9000
Attn: JoAnn Brooks

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SN

CL#048841