

providing for the payment and encroving of such sums for taxes and insurance as may be required by the mortgagee.

Apparar further authorizes his agent to receive and receipt for the proceeds of the loan, to pay all fees, expenses and charges made in connection therewith and to sign all other documents on his behalf that may be required by mortgagee in connection therewith including but not limited to a truth in lending statement, closing and/or disclosure statement and other affidavits and forms required by the mortgagee.

Apparar declares that it is his intention that the authority granted to said agent be without limit or reservation except as herein specified and that all acts and things done by said agent in furtherance hereof be and they are hereby ratified and shall be binding upon the Apparar to the same extent as if he were personally present and acting for himself. This Durable Power of Attorney shall not be affected by the disability, incompetency or incapacity of the principal. Such rights, powers and authority shall remain in full force and effect thereafter until my death.

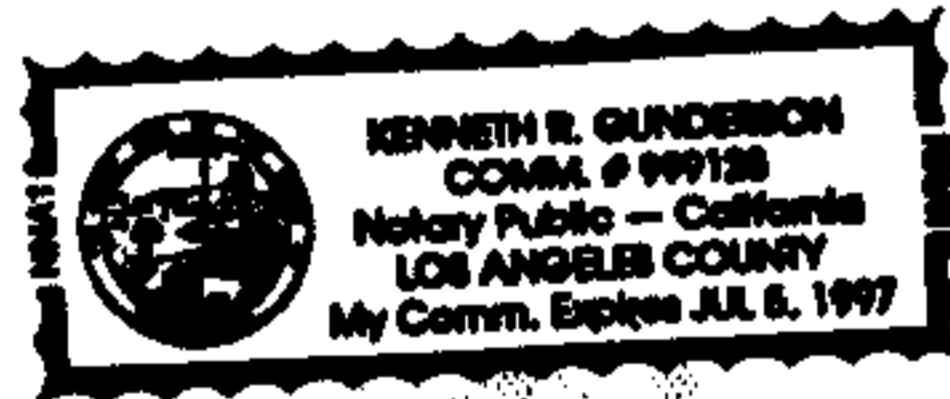
As used herein, the singular shall include the plural and the masculine, the feminine.

THIS DONE AND PASSED at my office at Whittier, California on the date first above written in the presence of me, Notary, and the undersigned competent witnesses who have signed in the presence of the Apparar and me, Notary.

WITNESS:

Brenda L. Bashor
BRENDA L. BASHOR

Kenneth R. Gunderson Commission Expires July 5, 1997
NOTARY PUBLIC



Inst # 1995-21402

08/07/1995-21402
02:52 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Inst # 1995-17066

06/29/1995-17066
12:29 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 11.00