

Recorded at request of:

Donna E. Wynne
Senior Counsel

When Recorded, Mail Back to:

Vernie J. Salim
Assistant Vice President
Bank of America
201 Mission Street, #3368
San Francisco, CA 94105

SPECIAL POWER OF ATTORNEY

BANKAMERICA CORPORATION, a corporation organized and existing under the laws of the State of Delaware ("BAC"), acting through its duly authorized Senior Vice President, Cheryl Sorokin, and its Assistant Secretary, Marlene Sharland, hereby grants a special, ample and sufficient POWER OF ATTORNEY in favor of Larry C. Beard, Vernie J. Salim and Angela A. Evensen so that any two of them acting together, pursuant to the terms of Mortgage Loan Purchase Agreement by and between BAC and Security-First Company dated as of June 29, 1992, can, on behalf of BAC, endorse notes and sign, execute and deliver assignments of mortgages or deeds of trust, and any other documents, instruments, certificates or agreements as may be required to fully effectuate the purchase by BAC from Security-First Company of the mortgage loans referred to in the Mortgage Loan Purchase Agreement; and

Further, BAC, acting through its duly authorized Senior Vice President, Cheryl Sorokin, and its Assistant Secretary, Marlene Sharland, hereby grants a special, ample and sufficient POWER OF ATTORNEY in favor of Larry C. Beard, Vernie J. Salim and Angela A. Evensen so that any two of them acting together, pursuant to the terms of an Assignment and Assumption Agreement dated as of June 29, 1992, by and between BAC and Bank of America National Trust and Savings Association ("Bank") can, on behalf of BAC, endorse notes and sign, execute and deliver assignments of mortgages or deeds of trust, and any other documents, instruments, certificates or agreements as may be required to fully effectuate the assignment by BAC to Bank of the mortgage loans referred to in the Assignment.

This Special Power of Attorney, if not exercised, shall expire on March 31, 1993.

Executed January 4, 1993, at San Francisco, California.

BANKAMERICA CORPORATION

By: Cheryl Sorokin
Cheryl Sorokin
Senior Vice President

By: Marlene Sharland
Marlene Sharland
Assistant Secretary

The seal of BANKAMERICA CORPORATION
was affixed hereto in the presence of:

Margaret Walsh
Margaret Walsh, Asst. Secretary

Inst # 1993-07149

03/16/1993-07149
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

P.O. Box 37000
San Francisco, CA 94137

ACKNOWLEDGMENT

STATE OF CALIFORNIA)

COUNTY OF SAN FRANCISCO)

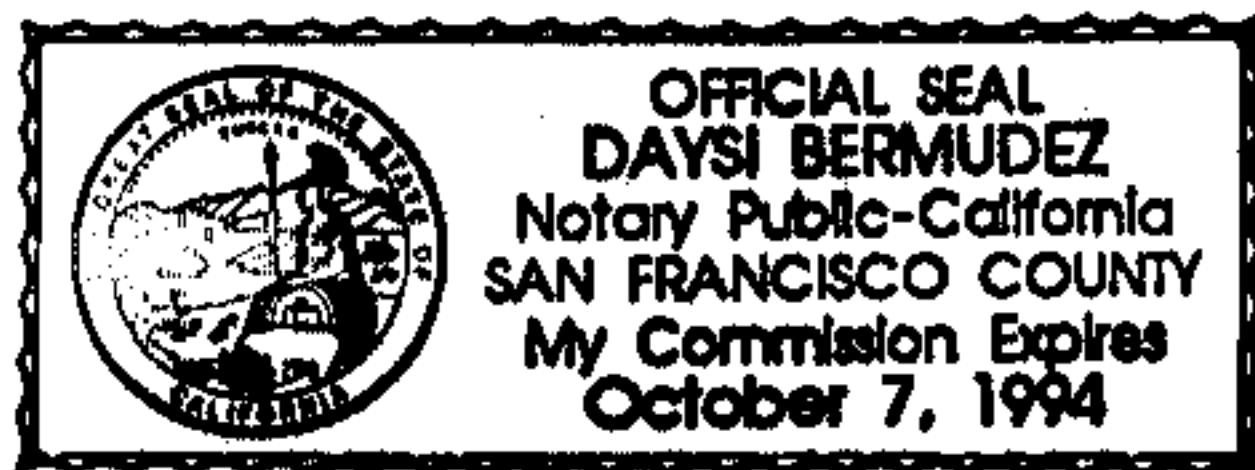
On January 4, 199³, before me, a notary public in and for said state, personally appeared Cheryl Sorokin and Marlene Sharland, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity/capacities, and that by his/her/their signature(s) on the instrument, the person, or the entity upon behalf of which persons(s) acted, executed the instrument.

WITNESS my hand and official seal.

Daysi Bermudez
(signature of notary public)

Daysi Bermudez
(typed/printed name of notary)

Affix notary seal:



Inst # 1993-07149

03/16/1993-07149
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE DEW(#3017)
002 MCD 9.00