

KIDDER PEABODY MORTGAGE CAPITAL CORP TO:

CINDY O'NEILL
PATRICK CAMPBELL
TOM DIMERCURIO
KEN JOHNSTON

BOOK 488 PAGE 1593

MARCH 11, 1993

LIMITED POWER OF ATTORNEY
BETWEEN KIDDER PEABODY MORTGAGE
AND FIRST GIBRALTAR REALTY
ADVISORS, INC., IN EFFECT UNTIL 5-3-93