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Return To:

22 Deloitte & Touche LLP
7666 East 61st Street, Suite 450
Tulsa, Oklahoma 74133

Grantor: Secretary of Housing and Urban Development

Grantee: Deloitte & Touche LLP

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that this Instrument is entered into between the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C., 20410, by and through the Federal Housing Commissioner, by and through Sharon Lundstrom, Deputy Director of the Servicing and Loss Mitigation Division, by the authority duly given in 59 Fed. Reg. 62739, published December 6, 1994, and further redelegated on October 8, 1999, ("Secretary"), and Deloitte & Touche LLP, a Delaware limited liability partnership, 7666 East 61st Street, Suite 450, Tulsa, Oklahoma 74133 ("Contractor").

The Secretary does hereby make, constitute, and appoint the Contractor, acting through Dan L. Van Wormer, Danny R. Lane, William K. Weaver, or W. Steven Thompson, as a true and lawful attorney-in-fact to act jointly or severally in the name, place, and stead of the Secretary for the purposes set out below:

1. To effectuate the release, discharge, satisfaction, or cancellation of the lien or encumbrance of record of any and all real property security instruments for reverse mortgages (Home Equity Conversion Mortgages for Elderly Homeowners) serviced by the Contractor and held by the Secretary. Such security instruments having been made in connection with section 255 of the National Housing Act (12 U.S.C. 1715z-20), either to secure payments made by the Secretary pursuant to subsection 255(i) of the National Housing Act or assigned to the Secretary by a lender in return for payment of an insurance claim pursuant to subsection 255(i)(1)(C) of such Act. Such real property security instruments include, but are not limited to, first mortgages, second mortgages, deeds of trust, trust indentures, or trust deeds.
2. To effectuate the release, discharge, satisfaction, or cancellation of the notes, secured by the foregoing real property security instruments. Such notes include, but are not limited to, first notes and second notes.
3. To execute, acknowledge, seal, deliver, and record any and all instruments that may be essential or required to effectuate the foregoing.

All rights, powers, and authority of an attorney-in-fact granted in this Instrument shall commence and be in full force and effect on the date hereof. Such rights, powers, and authority shall remain in full force until revoked by HUD or until the Expiration Date of 11:59 p.m., Washington, D.C. time, on February 8, 2004. Termination prior

to the Expiration Date will be in writing by the execution and delivery to the Contractor of an instrument revoking the authority hereby granted.

Any third party may rely upon this Instrument as evidence of the attorney-in-fact's authority to exercise the powers granted herein until the Expiration Date, unless a revocation has been made a matter of public record within the jurisdiction of the property subject to the real property security interest being released, or such third party has actual notice of revocation.

Executed this 17th day of September, 2001.

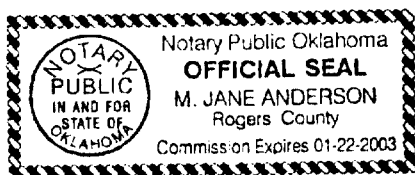
MEL MARTINEZ
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Sharon Lundstrom
Sharon Lundstrom, Deputy Director
National Servicing Center

UNIFORM FORM CERTIFICATE OF ACKNOWLEDGMENT
(OUTSIDE OF NEW YORK STATE)

STATE OF OKLAHOMA
TULSA COUNTY

On the 17th day of September in the year 2001, before me, the undersigned, personally appeared Sharon Lundstrom, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the State of Oklahoma.



M. Jane Anderson
M. Jane Anderson, Notary Public
My Commission Expires: January 22, 2003

BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, THE ATTORNEY-IN-FACT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES AND LIABILITIES OF AN AGENT.

9/17/01
Date

William K. Weaver
William K. Weaver, Manager
For: Deloitte & Touche LLP, Attorney-in-Fact

Concurred by Mikel K. Anderson, OBA 12195, U.S. Dept. of H.U.D., Office of General Counsel Oklahoma State Office, 500 W. Main St., Ste. 400, Oklahoma City, OK 73102

State of Oregon, County of Klamath
Recorded 10/02/01 at 9:54 a.m.
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Linda Smith,
County Clerk Fee \$ 26⁰⁰