

PLEASE COMPLETE THIS INFORMATION

RECORDING REQUESTED BY:

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AND WHEN RECORDED MAIL TO:

RICHARDSON CONSULTING GROUP, INC.  
505 A SAN MARIN DR., SUITE 300  
NOVATO, CA 94945  
(415) 898-7200

EMC-Flow  
P525 POA. 1  
OR, Klamath

State of Oregon, County of Klamath

Recorded 04/01/2002 9:39 a m.

Vol M02. Pg 18457-60

Linda Smith. County Clerk

Fee \$ 36.00 # of Pgs 4

THIS SPACE FOR RECORDER'S USE ONLY

TITLE:

Power Of Attorney

'02 APR 1 AM 9:39

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(Additional recording fee applies)

36-

## LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a Federal Corporation organized and existing under an Act of Congress, hereinafter called the "FDIC", acting in its Receivership capacity as Receiver for Superior Bank, and

WHEREAS, FDIC designates each of the following individuals who are officers of EMC Mortgage Corporation (Individuals) to be its attorney in fact for the sole purpose of executing the documents outlined below:

Ed Raice	Sherri Lauritsen	Dana Dillard
Ralene Ruyle	Debbie Pratt	Barbara L. Russell
Sue Stepanek	Jenna Cottle	Jennifer Sells
Scott D. Samlin	Christopher L. Carman	Bethann Hunt
Beverley A. Sibbles	Janan Weeks	Susan Christy
Stella Matallana	Tricia Jarzombek	Dianna O'Donnell
Leah R. Hester	Stephanie Courtney	

WHEREAS, the undersigned has full authority to execute this instrument on behalf of the FDIC under Section C-17 of the Resolution of the FDIC's Board of Directors dated May 6, 1997, bearing Corporate Seal No. 063808.

NOW, THEREFORE, in consideration of the mutual promises and covenants between the parties contained herein and other good and valuable consideration the receipt and adequacy of which is hereby acknowledged, the FDIC, grants to each Individual the authority, subject to the limitations herein, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, allonges, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, partial or total satisfaction/release/reconveyances of deed of trust/mortgage, UCC transfer documents, subordinations, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing;

2. FDIC further grants to each Individual full power and authority to do and perform all acts reasonable and/or necessary to carry into effect the powers granted by or under this Limited Power of Attorney as fully as FDIC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for.

This Limited Power of Attorney is compiled with an interest and shall be effective September 1, 2001 and shall continue in full force and effect through September 1, 2003, unless otherwise terminated by any official of the FDIC authorized to do so by the Board of Directors. At such time this Limited Power of Attorney will be automatically revoked.

IN WITNESS WHEREOF, the FDIC by its duly authorized officer empowered by appropriate resolution of its Board of Directors, has caused these presents to be executed and subscribed in its name this 6 day of November, 2001.

**FEDERAL DEPOSIT INSURANCE  
CORPORATION**

By: Sharon K. Allen  
Name: Sharon K. Allen  
Title: Supervisory Specialist  
Dallas Field Operations

(CORPORATE SEAL)

000749

ATTEST: Valerie J. Best  
Name: VALERIE J. BEST  
Title: ASSISTANT EXECUTIVE SECRETARY

Signed, sealed and delivered  
in the presence of:

Deborah A. Stone

Witness

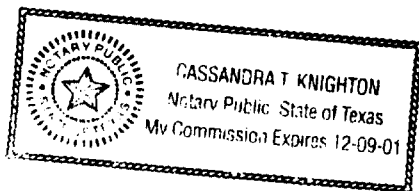
Gwendolyn Z. Alston

Witness

## STATE OF TEXAS

## COUNTY OF DALLAS

On this 6 day of November, 2001, before me, a Notary Public in and for the State of Texas appeared Sharon K. Allen, to me personally known, who, being by me first duly sworn did depose that she is the Supervisory Specialist/Customer Service, Dallas Field Operations Branch of the Federal Deposit Insurance Corporation (the "Corporation"), in whose name the foregoing Limited Power of Attorney was executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said Sharon K. Allen acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Cassandra T. Knighton  
 Notary Public  
 My Commission expires: 12-9-01

## UNITED STATES OF AMERICA

## DISTRICT OF COLUMBIA

On this 14<sup>th</sup> day of November, 2001, before me, Notary Public in and for the District of Columbia, personally appeared Valerie J. Best, to me known personally, who being by me first duly sworn did depose that she is Assistant Executive Secretary, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Power of Attorney has been subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, and that the said Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and the said Valerie J. Best, acknowledge the said Power of Attorney to be the free act and deed of the said Corporation.

Ann J. Jensen  
 Notary Public, District of Columbia  
 United States of America  
 My commission expires: **September 14, 2005**