

POWER OF ATTORNEY

State of Oregon, County of Klamath
 Recorded 12/29/03 1:05 p.m.
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 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

State of North Carolina
 County of Guilford

United Guaranty Residential Insurance Company ("United Guaranty") has contracted with Premiere Asset Services ("Premiere") with respect to the marketing and sale of certain real property acquired by United Guaranty. United Guaranty hereby appoints Premiere to be its attorney-in-fact, to act in its name with respect to the sale of such real property, including the execution of the following documents: listing agreements, purchase and sale agreements, grant/warrants/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same, escrow instructions, and any and all other ancillary documents necessary to effect the sale and transfer of such real property.

Third parties without actual notice may rely upon the power granted under this Power of Attorney upon the exercise of such power of attorney's-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

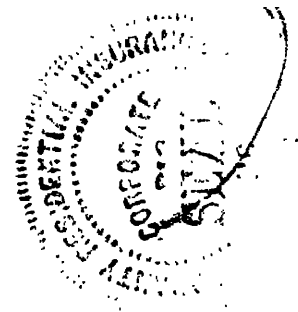
Any photocopy or other reproduction of the Power of Attorney may be used, accepted, and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

This the 25 day of September, 2003.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

By: Judy Johnston
 Judy Johnston, Senior Vice President

By: Benton Neese
 Benton Neese, Assistant Secretary



On this 25 day of September, 2003, personally appeared before me Judy Johnston and Benton Neese, being Senior Vice President and Assistant Secretary, respectively, of United Guaranty Residential Insurance Company, to me known and known to me to be the persons who executed the foregoing instrument and they each acknowledged that they executed the same and being duly sworn by me, made oath that the statements in the foregoing instrument are true.

My commission expires: 11/19/07

Donna W. Samuel
 Notary Public

