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State of Oregon, County of Klamath
Recorded 08/17/04 8:33 a m
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Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 2

LIMITED POWER OF ATTORNEY

Know all men by these presents that the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC, 20410 (the "Secretary"), by and through the Federal Housing Commissioner, does hereby make, constitute, and appoint First Madison Services, Incorporated, 4111 South Darlington, Suite 300, Tulsa, Oklahoma 74135 (the "Contractor"), as a true and lawful attorney-in-fact to act in the name, place, and stead of the Secretary for the purposes set out below:

To execute, acknowledge, seal, and deliver any and all instruments that may be essential or required:

1. To effectuate the release, discharge, satisfaction or cancellation as a valid lien or encumbrance of record of any and all real property security instruments of whatever type held by the Secretary and serviced by the Contractor. Such real property security instruments include, but are not limited to, mortgages, deeds of trust, trust indentures, or trust deeds;
2. To complete the process of modifying mortgages; (5.3.8.13)
3. To complete and properly record proofs of claim and reaffirmation agreements as appropriate in bankruptcy cases; (5.4.1.3);
4. To effectuate forbearance agreements with borrowers; (5.2.6);
5. To properly document the status of borrower's accounts or disbursement records, including, but not limited to statements of account and/or other affidavits or certificates as required by applicable law; (5.2.1.4);
6. To properly process and disburse casualty insurance proceeds; (5.2.14.3.1 and 2);
7. To report matters to the I.R.S. and issue 1099s and other reports as required; (5.10.9).

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers, and authority shall remain in full force until revoked by HUD, termination will be in writing by the execution and delivery of an instrument revoking the authority hereby granted (the "Revocation").

Rt: First Madison Services

26 Klamath, OR

Any third party may rely upon this document as evidence of the Contractor's authority to continue to exercise the powers granted herein until the Termination Date, unless a Revocation has been made a matter of public record within the jurisdiction of the property which is subject to the real property security interest being released, or unless such third party has actual notice of the Revocation.

Executed this 23rd day of June, 2004.

Alphonso R. Jackson
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Sharon Lundstrom

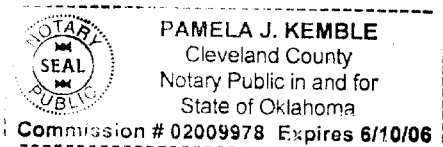
Sharon Lundstrom, Acting Director
Servicing and Loss Mitigation Division

ACKNOWLEDGMENT

State of Oklahoma)
)ss
County of Oklahoma)

BEFORE ME, Pamela J. Kemble, a Notary Public in and for Cleveland County, Oklahoma, on this 23rd day of June, 2004 personally appeared Sharon Lundstrom, who is personally well known to me (or sufficiently proven) to be an authorized agent of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument by virtue of the authority vested in her and she did acknowledge the signing of the foregoing instrument to be her free and voluntary act and deed as an authorized agent of the Secretary of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development for the uses, purposes, and consideration therein set forth.

Witness my hand and official seal this 23rd day of June, 2004.



Pamela J. Kemble
Pamela J. Kemble, Notary Public
Commission Number 02009978
My Commission Expires: June 10, 2006

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

6-17-04
Date

Monica Hodges
By: Monica Hodges
Title: Manager
For: First Madison Services, Incorporated, Attorney-in-Fact

Prepared 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