United Guaranty Residential Insurance Company Claims Department

230 N. Elm Street/27401 P.O. Box 21367 Greensboro, NC 27420-1367 Telephone 336-373-0232 Nationwide 800-334-8960 Facsimile 336-275-2893

POWER OF ATTORNEY

UG United Guaranty

State of North Carolina County of Guilford

United Guaranty Residential Insurance Company ("United Guaranty") has contracted with Countrywide Realty Partners, Inc. ("Countrywide") with respect to the marketing and sale of certain real property acquired by United Guaranty, which real property is further described on Exhibit A as it may be amended from time to time. United Guaranty hereby appoints Countrywide 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 documents necessary to effect the transfer of such real property.

This power terminates

UNTIL REVOKED & Lake County Recorder!

This the 27 day of Javary, 2000

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

By:

Jack Padgett, Vice Fresident Claims

Benton Neese, Assistant Secretary

On this 27 day of 5000, personally appeared before me Jack Padgett and Benton Neese, being Vice President-Claims 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: 11/19/02

Donna W. Samuel RILED

Notary Public

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PETER BENJAME

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Investorio Dittlecorp 8910 Purdue Rd. Ste 150 Holds 46268E

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SCHEDULE A

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