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STATE OF CALIFORNIA
LAKE COUNTY
FILED FOR RECORD
MAY 18 2000

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LIMITED POWER OF ATTORNEY
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PETER BENJAMIN
LAKE COUNTY AUDITOR

MORRIS W. CARTER

HOMECOMINGS FINANCIAL NETWORK, Inc. (hereinafter "Company"), a Delaware corporation with its principal place of business located at 9275 Sky Park Court, Third Floor, San Diego, California 92123, constitutes and appoints all individuals with the signatory authority of Regional Vice President, Vice President or above who are employees of Fannie Mae (also known as Federal National Mortgage Association), and such other person or persons as any of them shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorneys-in-fact of Company, with respect to any interest that Company currently has or hereafter may have to do or perform in the name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for the facilitation of the disposal of properties owned by or serviced by the Company. Such power shall include, but not be limited to the following:

1. The facilitation of the marketing and disposal of properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties, for such price and to such person or persons as the attorney in fact shall deem proper and convenient, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient. To perform all other acts necessary to be done in regard to such powers, as amply and fully to all intents and purposes as the Company could do if personally present.
2. The facilitation of the maintenance of properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties, including the making of any contract or agreement that, in the opinion of the attorney in fact, is necessary or proper to be entered into for the repair or maintenance of such properties, and pursuant thereto, to execute any and all papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file and record such papers or documents when necessary;
3. The facilitation of the collection, demand and other actions necessary or desirable to collect any or all sums of money that may now be or hereafter become due and owing pursuant to rental arrangements and mortgage or hazard insurance contracts;
4. The facilitation of the eviction of occupants from properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties and the oversight of contested litigation matters relating to properties owned by the Company or serviced by the Company for others as previously set forth;
5. The facilitation of any special Company financing Company may offer with respect to the sale of properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties; and
6. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind in connection with the facilitation of the marketing and disposal of properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties.

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