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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 070006

2000 SEP 26 AM 10:19

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MORRIS W. CARTER
RECORDER

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 Clayton National Incorporated, 4 Corporate Road, Shelton, Connecticut 06484 (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:

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;

To complete the process of modifying mortgages; (5.3.8.13)

To complete and properly record proofs of claim and reaffirmation agreements as appropriate in bankruptcy cases; (5.4.1.3);

To effectuate forbearance agreements with borrowers; (5.2.6);

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);

To properly process and disburse casualty insurance proceeds; (5.2.14.3.1 and 2);

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").

When Recorded, Return to:
PEELLE CORP. RECONVEYANCE DIVISION
P.O. BOX 1710
CAMPBELL, CA 95009-1710
(408) 866-6868

90081 12-089

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SEP 26 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

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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 16 day of August, 2000.

Sally on Behalf
witness

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Susan J. Hunt
witness

By: *Michael B. O'Donnell*

Michael B. O'Donnell, Director,
National Servicing & Loss Mitigation Center

State of Oklahoma)

County of Oklahoma)

ss:

This 16 day of August, 2000, personally came before me Michael B. O'Donnell, to me known personally, who being duly sworn, said that he is the Director of the National Servicing & Loss Mitigation Center of the U.S. Department of Housing and Urban Development ("HUD"). Said writing was signed by him on behalf of the Secretary by the authority duly given in 59 F.R. 62739, published on December 6, 1994, and further re delegated on October 8, 1999; and he acknowledged said writing to be the act and deed of the Secretary.

Witness my hand and official seal this 16 day of August, 2000

Tamara Greiner
Notary Public

My Commission Expires: 7-22-2003

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



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

Date 8/31/2000

[Signature]
For: Clayton National Incorporated, Attorney-in-Fact
John W. Anderson, II
Title: Secretary

This Document is the property of
the Lake County Recorder!

STOP

