

When Recorded Return to:
Custom Recording Solutions
2550 North Red Hill Avenue
Santa Ana, CA 92705
(800) 756-3524 x5011

STATE MS.-DE SOTO CO.
FILED
SEP 27 1 02 PM '01

312023

LIMITED POWER OF ATTORNEY

BK 91 PG 330
W.F. [unclear] CLK.

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").

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 15th day of February, 2001.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Sharon Lundstrom
Sharon Lundstrom, Deputy Director, National Servicing Center

DeSoto County, Mississippi

