

LIMITED POWER OF ATTORNEY

SELF-HELP VENTURES FUND (hereinafter, "Company"), a North Carolina corporation with its principal place of business located at 301 West Main Street, Durham, North Carolina 27701, 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.

Page I

STATE MS.-DESOTO CO.
FILED

MAY 8 1 35 PM '03

3K 98 PG 565
W.E. DAVIS CH. CLK.Prepared By:
Self-Help Ventures Fund
301 West Main Street
Durham, NC 27701
919-956-4440
919-956-4439

02110655 R

The undersigned gives to said attorneys-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming that all said attorneys-in-fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the attorneys-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

IN WITNESS WHEREOF, the undersigned corporation has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 15th day of April, 2003

SELF-HELP VENTURES FUND

Attest: Jan Klenchen

By: Janneke Ratcliffe

Name: Jan Klenchen
Title: Secretary

Name: Janneke Ratcliffe

Title: Vice-President

Witness: Jacqueline Dowdy

Witness: Debra Halbert



State of North Carolina

§
§ ss.
§

County of Wake

On this 15th day of April, 2003, before me, the undersigned, a Notary in and for the State and County aforesaid, personally appeared Self-Help Ventures Fund, by Janneke Ratcliffe, its Vice-President and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

Mary H. McAllister

My Commission Expires: 3/1/2005

