

### LIMITED POWER OF ATTORNEY

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having its principal place of business in Washington, D.C. ("Ginnie Mae") hereby appoints U.S. Mortgage as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with Ginnie Mae-owned mortgage pooled loans described in that certain Contract Number HT021250 entered into by and between Ginnie Mae and U. S. Mortgage dated October 1, 2002 ("Contract") for the purpose of performing all acts and executing all documents in the name of Ginnie Mae necessary and incidental to transfer of said loans, including but not limited to:

1. Acceptance of money due or to become due from borrowers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Veteran's Affairs, the United States Department of Housing and Urban Development, and any other government entity or state or federal law;
3. Foreclosing delinquent loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgage properties;
4. Filing and processing claims and accepting claim proceeds from mortgage insurance or loan guarantee claims paid and endorsing to the order of U.S. Mortgage any checks which are made payable to the order of Ginnie Mae;
5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant;
6. Selling, transferring, or disposing of real property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer, or disposition and to receive proceeds checks made payable to the order of Ginnie Mae;
7. Preparing, executing and delivering satisfactions, cancellations, discharges, full or partial reconveyances or full or partial release of lien; appointing substitute trustee(s), entering into assumption agreements;
8. Preparing, executing and delivering deeds to vest title to properties in the Secretary of Housing and Urban Development, or the Administration of Veteran's Affairs;
9. Endorsing promissory notes from Ginnie Mae to U. S. Mortgage and executing assignments from Ginnie Mae to U. S. Mortgage of mortgages, deeds of trusts, deeds to secure debt, and other security instruments securing said promissory notes;
10. Any and all such other acts of any kind and nature whatsoever U. S. Mortgage may find necessary to transfer said loans.

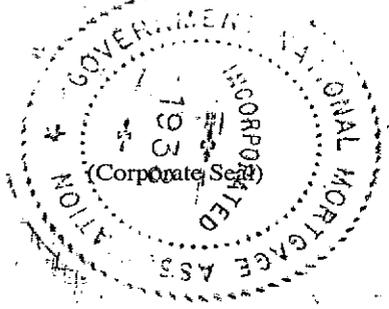
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Ginnie Mae further grants to the U. S. Mortgage full power and authority to do and perform all acts necessary to effect the ownership interest of U. S. Mortgage pursuant to the Contract, to carry into effect the powers granted by or under this limited power of attorney as fully as Ginnie Mae might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for.

This limited power of attorney shall be effective as of October 31, 2002 and shall continue in full force and effect until October 31, 2003 unless extended or revoked in writing by Ginnie Mae.



**GOVERNMENT NATIONAL MORTGAGE ASSOCIATION**

By: *Bryan Hooper*  
**Bryan Hooper**  
Assistant Vice President

Attest:

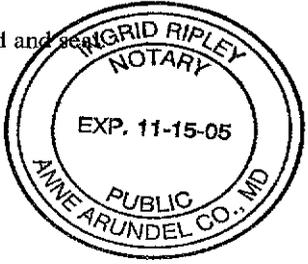
*Helen E. Faunce*  
**Helen E. Faunce**  
Assistant Secretary

**Anne Arundel County**

**Maryland**

On this 29<sup>th</sup> day of July 2003, before me, the undersigned, a Notary Public in Anne Arundel County, personally appeared Bryan Hooper and Helen E. Faunce, personally known to me to be the persons who executed the within instrument as the Assistant Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named and they duly severally acknowledged said instrument to be the act and deed of said corporation and that they executed said instrument and affixed the corporate seal for the purposes therein contained.

Witness my hand and seal



(Notary Seal)

*Ingrid Ripley*  
Ingrid Ripley