

LIMITED POWER OF ATTORNEY

EX 105 PG 364
CH. CLK.

Know all men by these presents that the United States Department of Housing and Urban Development (HUD), an agency of the United States of America, a/k/a Secretary of Housing and Urban Development (HUD) does hereby make, constitute, and appoint Linda Van Holm, Robert Hooks, Cheryl Berry, John Maertz, Valerie Dixon, Frank Bush, Dennis Stansel, Carol Thomas, Theresa Dilks, Pansy Hathcock, Patricia Moody, Sharon Craft, Eddie Dillard and Alyce Taylor of Hooks Van Holm, Inc. (HVH), 1021 Noble Street, Suite 212, Anniston, Alabama 36201 ("Contractor"), each of whom may act as its true and lawful attorney-in-fact to act in the name, place, and stead of the Secretary of HUD for the purposes set forth below:

To sell and convey for cash or credit, real properties owned by the Secretary HUD and located in the State of Mississippi to execute, acknowledge and deliver any agreements of sale, special warranty deeds, HUD-1 closing statements, and any other instrument that may be essential or required for the proper conveyance of such property; to negotiate, make, execute, sign, acknowledge, and deliver in the name of the Secretary of HUD as lessor leases of such properties and collect rents on such properties.

The rights, powers, and authority of the attorneys-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 and effect until 11:59 p.m. Eastern Standard Time (EST) on July 31, 2005 (the "Termination Date") unless otherwise terminated 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 Contractor's authority to continue to exercise the powers granted herein until the Termination Date, unless a Revocation has been recorded in the public records where this instrument is recorded.

Executed this 10 day of September, 2004.

Signed in the presence of:
[Handwritten signatures: Ace Brent, Mary Wood]

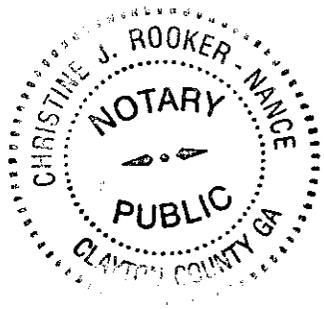
UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

By: *[Handwritten signature: N. Daniel Rogers, III]*
N. Daniel Rogers, III
Deputy Director
Atlanta Homeownership Center

State of Georgia
County of *[Handwritten: Clayton]*

This 10th day of September, 2004, personally came before me N. Daniel Rogers, III, to me known personally, who being duly sworn, states he is the Deputy Director of the Atlanta Single Family Homeownership Center of the United States signed and sealed by him on behalf of HUD as its duly authorized representative pursuant to 68 FR 50157-50178 (August 20, 2003) and he acknowledged said writing to be the act and deed of HUD.

Witness my hand and official seal or stamp on this 10th day of September, 2004.



[Handwritten signature: Christine J. Rooker-Nance]
Notary Public for the State of Georgia
Prepared by:
Theresa Dilks
8010 Roswell Road Ste 100
Atlanta, GA 30350
770-393-9693
Christine J Rooker-Nance
My Commission Expires
February 04, 2005