

1/23/06 9:22:10 P
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DESO TO COUNTY, MS
W.E. DAVIS, CH CLERK

Return To:
Morris Griffin Corp/First Madison Services, Inc.
4111 South Darlington, Suite 300
Tulsa, OK 74135

Grantor: Secretary of Housing and Urban Development
Grantee: Morris Griffin Corp and/or First Madison Services Incorporated
f/k/a Clayton National Incorporated

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 Morris Griffin Corporation and/or First Madison Services Incorporated f/k/a Clayton National Incorporated, 4111 South Darlington, Suite 300, Tulsa, Oklahoma (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:

1. 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;
2. To complete the process of modifying mortgages;
3. To complete and properly record proofs of claim and reaffirmation agreements as appropriate in bankruptcy cases;
4. To effectuate forbearance agreements with borrowers;
5. 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;
6. To properly process and disburse casualty insurance proceeds;
7. To report matters to the I.R.S. and issue 1099s and other reports as required;

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").

DESO TO COUNTY, MS

MORRIS GRIFFIN em

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 21st day of October 2005.

ALFONSO JACKSON,
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Sharon Lundstrom
Sharon Lundstrom, Deputy Director
Servicing & Loss Mitigation Division

ACKNOWLEDGMENT

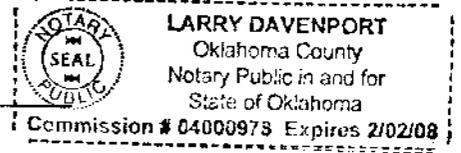
State of Oklahoma)
)ss
County of Oklahoma)

BEFORE ME, Larry Davenport, a Notary Public in and for Oklahoma County, Oklahoma, on this 24th day of October 2005, personally appeared Sharon Lundstrom, who is personally well known to me (or sufficiently proven) to be an authorized agent of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument by virtue of the authority vested in her and she did acknowledge the signing of the foregoing instrument to be her free and voluntary act and deed as an authorized agent of the Secretary of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development for the uses, purposes, and consideration therein set forth.

Witness my hand and official seal this 24th day of October 2005.

My commission expires:
February 2, 2008

Larry Davenport
Larry Davenport, Notary Public



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

1-20-06
Date

Monica Hodges
By:
Title:
For: Morris Griffin Corporation/First Madison Services
Inc., Attorney-in-Fact

Prepared by Mikel K. Anderson, OBA 12195, U.S. Dept. of H.U.D., Office of General Counsel Oklahoma City
Field Office, 301 N.W. 6th St., Ste. 200, Oklahoma City, OK 73102-2807

PH: NA