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Cook County Recorder 43.50

POWER OF ATTORNEY

FOR COOK COUNTY STATE OF ILLINOIS

Harbor Financial Mortgage Corp. ("Harbor") does hereby constitute and appoint Bank United, a federal savings bank, its true and lawful Attorney-in-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-in-Fact by and through any officers appointed by the Board of Directors of Bank United to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items listed below. This Power of Attorney is being issued in connection with the sale and transfer by Harbor to Bank United of Harbor's rights and responsibilities to service certain mortgage loans under those particular Mortgage Servicing Rights Purchase and Sale Agreements dated as of December 30, 1998, April 30, 1999 and June 30, 1999 (each a "Mortgage" and, collectively, the "Mortgages").

1. The modification or re-recording of the Mortgage (or deed of trust), where said modification or re-recording is for the purpose of correcting the Mortgage (or deed of trust) to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage (or deed of trust) as insured;

2. The subordination of the lien of a Mortgage (or deed of trust) to an easement in favor of a public utility investor or a governmental agency or unit with powers of eminent domain; this paragraph shall include the execution of partial satisfaction/releases, partial reconveyances or the execution of request to trustees to accomplish same;

3. With respect to a Mortgage (or deed of trust), the foreclosure, completion of judicial or non-judicial foreclosure or termination, cancellation or recision of any such foreclosure, including, without limitation, any and all of the following acts: (i) the substitution of trustee(s) serving under a deed of trust in accordance with state law and the deed of trust; (ii) statements of breach or non-performance; (iii) notice of default; (iv) notices of sales; (v) cancellation/recision of notices of default and/or notices of sale; (vi) the taking of a deed in lieu of foreclosure; (vii) the acceptance of a short payoff in lieu of foreclosure; and (viii) such other documents as may be necessary under the terms of the Mortgage, deed of trust or state law to expeditiously complete said transaction;

4. The conveyance of the properties to the Mortgage insurer, or the closing of title to the property to be acquired as real estate owned, or conveyance of title to real estate owned;

5. The completion of loan assumption agreements;

6. The full satisfaction/release of a Mortgage (or deed of trust) or full reconveyances upon payment or discharge of all sums secured thereby including without limitation cancellation of the related mortgage note;

7. The full assignment of a Mortgage (or deed of trust), including without limitation the assignment or endorsement of the related Mortgage note from Harbor to Bank United;

8. To receive, endorse, cash or deposit checks or other orders of payment, payable to the order of Harbor, to carry out the transactions contemplated by the Agreement and only with respect to those loans sold and transfer pursuant to the terms of the Agreement; and

9. To request custodial files and records from Harbor's trustee or records custodian.

Harbor gives to said Attorney-in-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it, Harbor, might or could do and hereby ratifying and confirming all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-in-Fact under this Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

IN WITNESS WHEREOF, Harbor has executed this Power of Attorney this 11th day of JANUARY, 2000.

Witnesses:

Breana A. Denson
BREANA A. DENSON

Diana C. Ruiz
DIANA C. RUIZ

HARBOR FINANCIAL MORTGAGE CORP.

By: [signature], trustee
Name: JOHN LITZLER
Title: TRUSTEE

STATE OF TEXAS §
§
COUNTY OF DALLAS §

BEFORE ME, Lizz Quiñones, a Notary Public in and for the jurisdiction aforesaid, on this 11th day of JANUARY, 2000, personally appeared John H. Litzler, who is personally known to me to be TRUSTEE of HARBOR FINANCIAL. The person who executed the foregoing instrument to be his/her free and voluntary act and deed as for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 11th day of JANUARY, 2000.

LIZZ QUINONES
NOTARY PUBLIC
State of Texas
Comm Exp 11-27-2001

Lizz Quiñones
Notary Public in and for
The State of Texas

Lizz Quiñones
Printed Name
Commission Expires: 11-27-01

AFTER RECORDING RETURN TO:

Bank United
1170 Silber Rd.
Houston TX 77055
Attn: Payoff Dept. MLFRC405