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LIMITED POWER OF ATTORNEY

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

TO

GOLDEN FEATHER REALTY SERVICES, INC.

Prepared by:
Atlanta Homeowaethin Center
Five Points Plaza
40 Marietta Street
Atlanta GA 30303-2806

Return to: Kokoszka & Janczur, P.C. Attn: Jodi Love 7240 Argus Drive Rockford II 61107

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LIMITED POWER OF ATTORNEY

Know all men by these presents that the Secretary of Housing and Urban Development, a/k/a the United States Department of Housing and Urban Development, an agency of the United States of America (HUD), does hereby make, constitute, and appoint Golden Feather Realty Services, Inc., 13409 N.W. Military Highway, Suite 210, San Antonio, Texas 78231 (Contractor), acting by and through Robert Kolitz, Mark Kolitz, Lionel P. Hotard III, Kevin Kim, Sherri Sanjabi, Barbara Bandoli, Karla Reyna, Karla Reyna, Jim Haslam, Jan Prusinowski, Debbie Egelin, Elizabeth Acosta, Judy Wasmuth, Sandy Pavlak, Kristine Gisolo, Rashawnda Marshall, Victoria Schultz, Jason Bosch, Jeanette Fitzgerald, Angela Duplantier or Mitze McCurry as its true and lawful attorney-in-fact, that may act in the name, place, and stead of the Secretary (HUD) for the purposes set out below:

To sell and convey for cash or credit Secretary (HUD) owned real properties located in the state of Illinois; to execute, acknowledge, seal, 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; and to negotiate, make, execute, sign, seal, acknowledge, and deliver in the name of the Secretary (HUD) as lessor leases of such properties and collect rents on such properties.

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 and effect until 11:59 p.m., Washington, D.C. time, on January 31, 2004 (the "Termination Date") unless otherwise term nated in writing by the execution and delivery of an instrument revoking the authority granted (the "Revocation"). This instrument shall serve as a Revocation of any previously recorded Limited Power of Attorney grated by HUD to Golden Feather Realty Services, Inc. by and through any individual, and this instrument shall supercede any such previously recorded Limited Power of Attorney

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 subsequently recorded in the public records of the county where the property is located, or unless such third party has actual notice of the revocation.

Executed this 23 day of January, 2003.

Signed in the presence of:

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Charles E. Gardner, Director, Atlanta Single Family Homeownership Center

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State of Georgia)
)
County of Fulton)

Before me, a Notary Public of the state and county aforesaid, personally appeared Charles E. Gardner, with whom I am personally acquainted, and who, being duly sworn, acknowledged himself to be the Director of the Atlanta Single Family Homeownership Center of the United States Department of Housing and Urban Development (HUD), and is the authorized representative of HUD [62 Fed. Reg. 54465 (1997) and 64 Fed. Reg. 6471 (1999)], and that as such authorized representative he executed the foregoing limited power of attorney for the purposes therein contained on behalf of HUD as its duly authorized representative and acknowledged said writing to be the act and deed of HUD.

Witness my band and official seal this 23¹¹ day of January, 2003.

Of County Clart's Office Notary Public for the State of Georgia