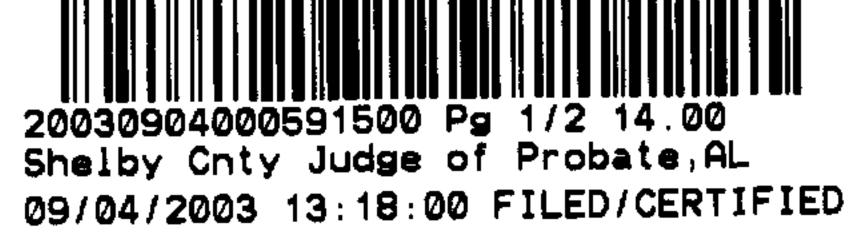


Atlanta Homeownership Cente Five Points Plaza 40 Marietta Street Atlanta, Georgia 30303-2806 1-888-696-4687/404-331-1263 Fax 404-331-4032

(http://www.hud.gov/local/atl/atlhoc.html)



LIMITED POWER OF ATTORNEY

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 the Secretary of Housing and Urban Development, does hereby make, constitute, and appoint, Susan R. Hoffman, Marie H. Richardson, Reunique Lowery, Belinda M.L. Masters, and Cheryl V. Berry of Best Assets - Citiwest JV, 3420 Norman Berry Road, Suite 600, Atlanta, GA 30354 (Contractor) as its true and lawful attorneys-in-fact, each of whom may act individually in the name, place, and stead of HUD for the purposes set out below:

To sell and convey for cash or credit HUD owned real properties located in the State of Alabama; 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 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., Washington, D.C. time, on January 31, 2004 (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 of the county where the property is located, or unless such third party has actual notice of the Revocation.

Executed this <u>9</u>day of January, 2003.

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Signed in the presence (of:)

_dill Litte

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

State of Georgia)
)
County of Fulton)

This _____ day of January, 2003, personally came before me Charles E. Gardner, to me known personally, who being duly sworn, says that he is the Director of the Atlanta Single Family Homeownership Center of the United States Department of Housing and Urban Development (HUD) and said power of attorney was signed and sealed by him on behalf of HUD as its duly authorized representative [62 Fed. Reg. 54465 (1997) and 64 Fed. Reg. 6471 (1999)] and he acknowledged said writing to be the act and deed of HUD.

Witness my hand and official seal this _____ day of January, 2003.

Notary Public for the State of Georgia
Notary Public, Henry County, Georgia
My commission expires My Commission Expires July 30, 2006

THIS INSTRUMENT PREPARED BY:

Margaret P. Fondry
Office of Counsel
U. S. Department of Housing
and Urban Development
40 Marietta St.
Atlanta, GA 30303
404 331 5001 x2470