

State of Georgia
County of _____

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made this ____ day of _____, 20____, by _____, having its principal offices at _____ (the "Company").

WHEREAS, the Company and the Georgia Housing and Finance Authority (the "Authority") have entered into a Loan Seller Agreement dated _____ as may be amended from time to time (the "Agreement"), pursuant to which the Company and Authority agreed to terms governing the purchase of certain single family loans secured by security deeds (the "Secured Loans");

WHEREAS, Company is executing and delivering this Limited Power of Attorney in order to facilitate certain aspects of the purchase of the Secured Loans by the Authority.

NOW THEREFORE, the Company does hereby make, constitute and appoint the Authority to execute documents as its attorney-in-fact ("Agent"), in its name, place and stead and for its use and benefit, in any way the Company could act, but only with respect to the following matters:

1. To execute all documents necessary to correct any typographical or clerical errors discovered with respect to the documents executed by the Company transferring all rights, title and interest in the Secured Loans acquired by the Authority from the Company pursuant to the Agreement;
2. If proper transfer and assignment of the Secured Loans has not been effectuated, to execute all assignments or other legal documents necessary to transfer and assign all rights, title and interest in the Secured Loans acquired by the Authority from the Company pursuant to the Agreement; and
3. Where the servicing rights for the Secured Loans have been sold to the Authority, to take such further actions as are deemed necessary or required to service, administer, and enforce the terms of the Secured Loans in accordance with the Agreement.

Until an instrument revoking this Limited Power of Attorney is executed and delivered, all parties dealing with the Agent in connection with the above-described matters, without actual notice of revocation, may fully rely upon the powers and authority of the Agent listed

herein. Notwithstanding the foregoing, Company expressly withholds and excludes from this limited grant of power and authority the power to execute any documents not authorized herein, or to contractually bind Company in any respect other than as specifically authorized by this Limited Power of Attorney.

IN WITNESS THEREOF, the Undersigned, pursuant to proper corporate authority, has caused this Limited Power of Attorney to be duly and properly executed on its behalf, its corporate name to be subscribed hereto and its Corporate Seal to be affixed hereto, by its duly authorized and empowered hereinafter named corporate officers, this ____ day of _____, 20__.

[Corporate Seal]

Legal Name of Company

Signed, sealed and delivered
in the presence of:

By: _____

Name: _____

Its: _____

Witness

Notary Public

My Commission Expires: _____

Attest: _____

Name: _____

Title: _____

[NOTARY SEAL]