

P 12/12/05 8:39:11 P
BK 111 PG 709 P
DEBOTO COUNTY, MS P
M.E. DAVIS, CH CLERK

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **PHH Mortgage Corporation**, formerly known as **Cendant Mortgage Corporation**, a corporation organized and existing under the laws of New Jersey, with its principal office located at 3000 Leadenhall Road, Mt. Laurel, NJ 08054, does hereby make, approve and appoint **First American REO Servicing**, with its office located at 700 17th Street, LL-100, Denver, CO 80202, by and through its officers or employees, its agent and Attorney-in-Fact, with power and authority to act for it and on its behalf in the management and disposition of real estate owned properties (REO) held by PHH Mortgage Corporation on the following terms and conditions:

1. Said Attorney-in-Fact shall be authorized to do and perform, on behalf of PHH Mortgage Corporation and in its name, place and stead, the following acts: contract for the provision of any maintenance, repairs or improvements to such REO, pay any expenses connected with such REO, and negotiate such terms of disposition as it shall deem satisfactory, and make, sign, execute, acknowledge and deliver any and all contracts of sale, good and sufficient deeds or conveyances, or any other agreements, instruments or documents in connection therewith. PHH Mortgage Corporation further grants to the said Attorney-in-Fact, and with equal validity, full power and authority to do and perform, any and all lawful acts, matters and things whatsoever requisite, necessary, proper or convenient to be done, as fully and to all intents and purposes, as PHH Mortgage Corporation might or could do itself, with respect to such management and disposition of such REO.
2. This Limited Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by PHH Mortgage Corporation.

IN WITNESS WHEREOF, PHH Mortgage Corporation has caused this instrument to be executed by the Vice President indicated below, this 27th day of September, 2005.

ATTEST:

PHH MORTGAGE CORPORATION

By: [Signature]
Name: Christopher B. Mayall
Title: Assistant Vice President

By: [Signature]
Name: Marc Hinkle
Title: Vice President

Witness: [Signature]
Frank Felix

Witness: [Signature]
Paul Dallatore



STATE OF NEW JERSEY

)SS:

COUNTY OF BURLINGTON

On this 27th day of September, 2005, before me, a Notary Public of the State of New Jersey, personally appeared Marc J. Hinkle, and Christopher B. Mayall, known to me to be the persons whose names are subscribed to the within Limited Power of Attorney and to be the Vice President and Assistant Vice President respectively, of the said PHH Mortgage Corporation, and acknowledge that they executed same on behalf of the corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires:
8/26/09

[Signature]
Andrea P. Finkel - Notary Public State of New Jersey



PREPARED BY AND RETURN TO:
WATKINS LUDLAM WINTER & STENNIS, P.A.
P.O. BOX 1456
OLIVE BRANCH, MS 38654-1456
(662) 895-2996

Andrea P. Finkel
Notary Public of New Jersey
My Commission Expires
August 26, 2009