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Limited Power of Attorney

SFJV 2005, LLC, a Limited Liability Company organized and existing under the laws of the state of Delaware ("Owner") hereby constitutes and appoints Wells Fargo Bank, N.A, a Corporation organized out of the United States of America ("WFHM" or "Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead. This limited power of attorney is given pursuant to a certain Subservicing Agreement ("Agreement") and solely with respect to the assets serviced pursuant to such agreement by and between EMC Mortgage SFJV 2005, LLC (as manager of Owner) and Servicer dated June 29, 2005, to which reference is made for the definition of all capitalized terms herein, for the purposes of performing all acts and executing all documents in the name of the Owner necessary and incidental to servicing the Loans, managing and disposing of the related real properties and performing the obligations of Servicer thereunder, including, but not limited to:

1. Acceptance of money due or to become due from borrowers, guarantors and insurers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Housing and Urban Development and any other governmental entity or any local, state, or federal law;
3. Foreclosing delinquent Loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
4. Endorsing to the order of Servicer any checks that are made payable to the Owner;
5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant; provided, however, Servicer shall not be authorized to commence any proceedings (other than

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6. foreclosure, sequestration, replevin, bankruptcy, and eviction, or to recover payments due under any agreement) without written consent of the Owner;
7. Selling, transferring, or disposing of, or leasing, real property or personal property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and their instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks made payable to the order of the Servicer;
8. Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien or entering into assumption, modification or payment agreements;
9. Preparing, executing and delivering loan sale agreements to facilitate the sale of the Loans on a retail basis; and
10. Any and all such other acts of any kind and nature whatsoever Owner may find necessary to service said such Loans, manage, or dispose of said properties or perform said obligations.

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of Servicer to carry into effect the powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been particularly stated, expressed, and especially provided for, and here by ratifies and confirms all the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

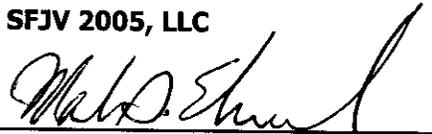
This Power of Attorney is effective as of the date hereof and shall continue in full force and effect until the earliest of any of the following events, unless sooner revoked in writing by the Owner:

- (1) The termination of the Agreement; or
- (2) With respect to any Mortgage Loan, such Mortgage Loan is no longer a part of the Agreement.

IN WITNESS WHEREOF, this limited power of attorney is duly executed the 19th day of May 2006.

SFJV 2005, LLC

By:



Name: Mark Ehrenreich
Title: Senior Vice President

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Witness:

Carol Anzalone
Print Name:
Carol Anzalone
Assistant Secretary

Witness:

Kay J. Ottinger
Print Name:
Kay J. Ottinger
Assistant Secretary

State of Texas

County of Denton

On May 19, 2006, before me, Alfie D. Kearney, a Notary Public in and for Denton County, in the State of Texas, before me personally appeared Mark Ehrenreich, known to me to be a Senior Vice President of EMC Mortgage Corporation, the corporation the individual(s) who(s) name is (are) subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument the individual(s), or the person on behalf of which the individual(s) acted executed the instrument.

Alfie D. Kearney
Notary Public
↑ SEAL ↑

