

2007 2141

Recorded in the Above

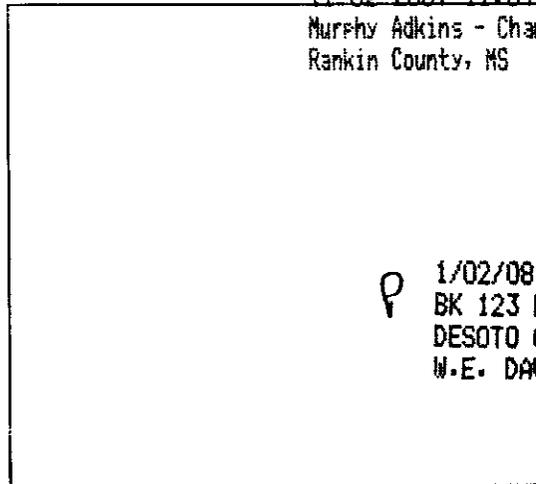
POA Book & Page

11-02-2007 11:37:02 AM

Murphy Adkins - Chancery Clerk

Rankin County, MS

POWER OF ATTORNEY



P

1/02/08 9:04:09

BK 123 PG 432

DESOTO COUNTY, MS

W.E. DAVIS, CH CLERK

SS

Know that HSBC Mortgage Services, Inc ("HSBC"), a Delaware corporation having offices at 636 Grand Regency Boulevard, Brandon, Florida 33510, does hereby make, constitute, and appoint Fidelity National Foreclosure Solutions, Inc., a Delaware corporation having offices at 1270 Northland Drive, Suite 200, Mendota Heights, Minnesota 55120 ("Fidelity"), for HSBC's benefit and in HSBC's name, place, and stead, as HSBC's true and lawful attorney-in-fact, with full power of substitution;

HSBC hereby grants to the aforementioned attorney-in-fact authority to act in any manner necessary and proper to exercise the following powers as fully as HSBC might or could do and perform by itself:

In the name of HSBC, to: (a) execute assignments of mortgages or deeds of trust; (b) execute substitutions of trustee in deeds of trust, deeds to secure the debt, or co-ops and other forms of security instruments; (c) execute Affidavits of Non-military Status; (d) execute Affidavits of Judgment; (e) execute Affidavits of Debt; (f) execute conveyance by Special and/or General Warranty or other Deeds; (g) execute Affidavits regarding lost promissory notes; (h) such other documents as may be necessary and proper to carry into effect the powers granted herein or to provide foreclosure and other related default services as requested by HSBC; and (i) provide bankruptcy services in the name of HSBC as follows:

- 1) Prepare Proofs of Claim and Affidavits of Movant in support of motions or other actions based upon and relying on information available in the undersigned's computer system and on information provided by the undersigned's employees;
- 2) Execute Proofs of Claim;
- 3) Perform all acts in furtherance of filing of Proofs of Claim including, but not limited to acts under 11 U.S.C. §501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules;
- 4) Vote for a trustee of the estate of the debtor;
- 5) Vote for a committee of creditors;

SECRETARY'S CERTIFICATE

BK 123 PG 434

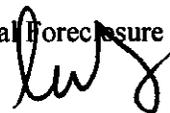
The undersigned, being the duly appointed and acting Secretary of Fidelity National Foreclosure Solutions, Incorporated, a Delaware corporation, (the "Corporation") does hereby certify that the following employees are authorized to execute documents under the Power of Attorney granted to the Corporation by HSBC Mortgage Services, Inc.:

Christina Allen
Liquenda Allotey
Chris Anderson
Josh Baxley
Mark Cardenas
Amelia Chute
John Cody
Frank Coon
Lawrence Dingmann
Dory Goebel
Jaime Gover
Jeanelle Gray
Craig Hanlon
Chuck Henrickson
Laura Hescott
Bethany Hood
Chrys Houston

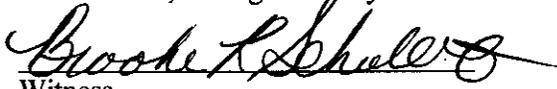
Chris Hymer
Joshua Lade
Topako Love
Reginald Lynch
Lynn McNamee
Bill Newland
Nathan Miller
Sheryl Newman
Becky North
Lynn Nottage
Peter Read
Matthew Rogina
Eric Tate
Scott Topel
Scott Walter
Amy Weis
Rick Wilken

In Witness Whereof, the undersigned has executed this Certificate this 1 day of July, 2007.

Fidelity National Foreclosure Solutions,
Incorporated



Scott Barnes, Acting Secretary

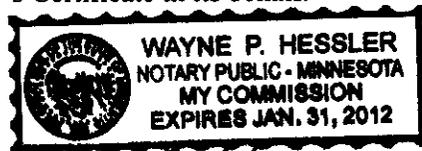

Witness

State of Minnesota)
County of Dakota)

Rankin County, MS
I certify this instrument was filed on
11-02-2007 11:37:02 AM
and recorded in POA Book
2007 at pages 2141 - 2143
Murphy Adkins - Finance Clerk

Acknowledged before me this 1 day of July, 2007, by Scott Barnes, who says that he is the Acting Secretary of Fidelity National Foreclosure Solutions, Incorporated, the Corporation, named above and is authorized to execute this Secretary's Certificate in its behalf.

Drafted By:
Fidelity National Foreclosure Solutions
1270 Northland Drive
Mendota Heights, MN 55120



Notary Public

By AMC
EM - Adam Edens Box 400 Brandmas 39043

2007008048	
RECORDED	
Date(mm/dd/yyyy)	Time (hh:mm)
11/15/2007	10:40 AM
MONROE CO., MS	
CHANCERY CLERK RONNIE BOOZER	
Recorded By DEPUTY LILLIAN WHITE	