

AFTER RECORDING RETURN  
HOME LOAN SERVICES, INC  
150 ALLEGHENY CTR REO DEPT  
PITTSBURGH PA 15212

Record & Return to:  
ASSOCIATION, PLLC  
DEPT. 1234  
C2119268

6/24/08 10:21:41  
P BK 127 PG 49  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**CERTIFIED COPY CERTIFICATE**

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF ALLEGHENY

I, Eric St. Julien, a Notary Public for the Commonwealth of Pennsylvania, certify that the attached copy of a Power of Attorney dated 9/10/2007 is a true, correct and complete copy of the original Power of Attorney per Section 17 of The Notary Public Law.

In witness whereof, I hereunto set my hand and official seal this 16 day of JUNE, 2008.

**COMMONWEALTH OF PENNSYLVANIA**  
Notarial Seal  
Eric St. Julien, Notary Public  
North Braddock Boro, Allegheny County  
My Commission Expires Aug. 3, 2011  
Member, Pennsylvania Association of Notaries

[Signature]  
Notary Public  
[seal]

*Low Draft - Cpt*

**RECORD AND RETURN**  
Home Loan Services, Inc.  
Attn: REO Department  
150 Allegheny Center Mall  
Pittsburgh, PA 15212  
**ATN**  
Mary Fran Felton, Closing Specialist

### LIMITED POWER OF ATTORNEY

WHEREAS, pursuant to that certain Servicing Agreement, dated as of December 30, 2006, between National City Bank ("National City") and Home Loan Services, Inc. ("HLS"), (the "Agreement") HLS is servicing certain first and subordinate lien mortgage loans and home equity lines of credit (the "Mortgage Loans") for National City.

NOW, THEREFORE, in accordance with Section 3.01 of the Agreement, with respect to Mortgage Loans and the property secured thereby, National City does hereby constitute and appoint HLS the true and lawful attorney-in-fact of National City and in National City's name, place and stead for the following purposes and no other:

- (a) To bill, demand, sue for, receive, collect, sign, endorse, assign or compromise any and all notes, checks, money orders or monies due on any Mortgage Loans on behalf of National City and to receive, sign, endorse, or assign any orders, certificates, insurance policies and all benefits under any other instruments or documents as may from time to time be necessary or appropriate to accomplish the Servicing duties provided for by the Agreement;
- (b) To enforce, cancel, release or discharge the Notes, Credit Agreements and Mortgages relating to the Mortgage Loans in order to protect National City's interest in any collateral for any Mortgage Loan;
- (c) To complete, execute and record any document, including, but not limited to, satisfactions or releases of Mortgages covering any such collateral. With respect to preparation and recording of lien satisfactions or releases, HLS may assign its authority under this Limited Power of Attorney to Security Connections, Inc.;
- (d) To exercise or perform any act, power or duty that HLS has in connection with the Mortgage Loans serviced for National City under the Agreement or which are required in order to protect National City's interest in the collateral securing said Mortgage Loans;
- (e) To execute and deliver, in the name of National City as its agent and attorney-in-fact, any and all listing agreements, purchase agreements, addenda and instruments of sale including but not limited to the authority to execute deeds and other documents necessary to effectuate its responsibilities and obligation pursuant to the Servicing Agreement as agreed to between National City and HLS. For purposes of this subparagraph, HLS may assign its authority under this Limited Power of Attorney to enable real estate vendors with whom HLS has an existing relationship to execute listing agreements, and instruments of sale relating to the sale and disposition of foreclosed and/or real estate owned ("REO") property securing Mortgage Loans under the Agreement.

This Limited Power of Attorney is subject to the Agreement and shall not create any new obligation of National City to HLS or permit the institution of suit in National

City's name, and is not assignable by HLS except as specified in paragraphs (c) and (e) above.

National City further grants to HLS as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that HLS may lawfully perform in exercising those powers by virtue thereof.

This Limited Power of Attorney shall be effective the date of execution hereof until such time as National City revokes in writing. Said revocation shall be deemed automatic upon termination of the above-referenced Servicing Agreement.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

National City shall give, execute, and deliver, or cause or permit to be given, executed, and delivered, any notice, instrument, document, agreement, letter of direction, consent, waiver, affidavit, certificate, or other paper, as requested by HLS, that may be necessary or desirable in order to preserve, perfect, continue, substantiate, or validate this Limited Power of Attorney, to ratify or confirm any power contained in this Limited Power of Attorney, or to enable HLS to exercise and enforce its rights under this Limited Power of Attorney.

The capitalized terms shall have the same meaning as in the Agreement.

IN WITNESS WHEREOF, National City has executed this Limited Power of Attorney as of the date set forth above.

NATIONAL CITY BANK

By: *Philip L. Rice*  
Name Philip L. Rice  
Title: President and CEO of National City Bank

STATE OF OHIO  
COUNTY OF CUYAHOGA

On this, the 10<sup>th</sup> day of September 2007, the foregoing instrument was acknowledged before me, a notary public, in and for the State of Ohio, by Philip L. Rice, personally known to me, by me duly sworn, did say he is the President and CEO of National City Bank.

*Rebecca C. Keck* REBECCA C. KECK  
Notary Public Notary Public, State of Ohio  
My Commission Expires: My Commission Expires May 14, 2011

