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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

LIMITED POWER OF ATTORNEY

EMC Mortgage Corporation (hereinafter the "Company"), a Delaware Corporation with its principal place of business located at Lewisville, Texas, constitutes and appoints all individuals with the signatory authority of Regional Vice President, Vice President, Assistant Vice President or above who are employees of First American Asset Closing Services, 3 First American Way, Santa Ana, CA 927707, and such other person or persons as any of them shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorneys-in-fact of the Company, with respect to any real property interest that the Company currently has or hereafter may have to do or perform in the name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for the facilitation and the disposal of REO properties owned by or serviced by the Company. Such power shall include, but not be limited to the following:

1. The facilitation of the marketing and disposal of REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties, for such price and to such person or persons as the attorney-in-fact shall deem proper and convenient, including the execution, acknowledgement, delivery, filing and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the REO properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney-in-fact shall deem proper and expedient. To perform all other acts necessary to be done in regard to such powers, as amply and fully to all intents and purposes as the Company could do if personally present;
2. The facilitation of the maintenance of REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to maintain such REO properties, including the making of any contract or agreement, that in the opinion of the attorney-in-fact, is necessary and proper to be entered into for the repair or maintenance of such REO properties, and pursuant thereto, to execute any and all papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file and record such papers or documents when necessary;
3. The facilitation of the collection, demand and other actions necessary or desirable to collect any or all sums of money that may now be or hereafter become due and owing pursuant to rental arrangements of any kind and mortgage or hazard insurance contracts or claims when applicable under the relevant state law when directly related to REO properties (i) owned by the Company, or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties;
4. The facilitation of the eviction according to state law of occupants from REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties; and
5. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind in connection with the facilitation of the marketing and disposal of REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties.

The undersigned gives to said attorneys-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming that all said attorneys-in-fact shall lawfully do or cause to be done by authority hereof.

The Company will be provided with a written list of the parties who have signatory authority for the attorney-in-fact, and an updated list will be provided to the Company as is necessary, or upon written demand.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the attorneys-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

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 purposes of recording, filing or otherwise utilizing the same.

Ready

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IN WITNESS WHEREOF, the Company has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 14th day of November, 2008.

EMC MORTGAGE CORPORATION

Attest: Eileen Deaton

Name: Eileen Deaton
Title: Assistant Secretary

By: _____

Name: Susan F. Christy
Title: Vice President

{Corporate Seal}

EMC MORTGAGE CORPORATION CORPORATE SEAL 1990 DELAWARE

Witness: Erin Zerhusen
Erin Zerhusen

Witness: Jamie Paquin
Jamie Paquin

State of Texas :
County of Denton : ss.

On this 14 day of November, 2008, before me, the undersigned, a Notary in and for the State and County aforesaid, personally appeared EMC Mortgage Corporation, by Susan F. Christy its Vice President and Eileen Deaton its Assistant Secretary, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

Notary: Barbara A Buskey

My Commission Expires: 2/6/11

BARBARA A. BUSKEY
Notary Public, State of Texas
My Commission Expires
February 06, 2011

AFTER RECORDING RETURN TO:
First American Title Insurance Company
Attn: Kirsten Gilchrist
3 First American Way
Bldg 3 Floor 2
Santa Ana, CA 92707
NA