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

Prepared By:
Home Loan Services, Inc.
150 Allegheny Center Mall
Pittsburgh, Pennsylvania 15212
(412) 918-7699

Return To:
Handwritten mark Underwood Law Firm
340 Edgewood Terrace Drive
Jackson, Mississippi 39206
(601) 981-7773

Power of Attorney

Grantor:
PNC Bank, National Association
One PNC Plaza, 249 Fifth Avenue
Pittsburgh, Pennsylvania 15222-2707
(412) 762-4000

Grantee:
Home Loan Services, Inc.
150 Allegheny Center Mall
Pittsburgh, Pennsylvania 15212
412-918-7698

LIMITED POWER OF ATTORNEY

WHEREAS, pursuant to that certain Servicing Agreement dated as of December 30, 2006 between PNC Bank, National Association, ("PNC Bank"), successor by merger to National City Bank, 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 PNC Bank.

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

- a) To bill, demand, sue for, receive, collect, sign, endorse, or assign any and all notes, checks, money orders or monies due on any Mortgage Loans on behalf of PNC Bank 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 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 PNC Bank'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 the preparation and recording of lien satisfactions or releases only, 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 PNC Bank under the Agreement or which are required in order to protect PNC Bank's interest in the collateral securing said Mortgage Loans;
- e) To execute and deliver, in the name of PNC Bank 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 obligations pursuant to the Servicing Agreement as agreed to between PNC Bank and HLS. For purposes of the 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 authority on the part of HLS or any new obligation of PNC Bank to HLS, modify any obligation of HLS to PNC Bank or permit the institution of suit in PNC Bank's name, and is not assignable by HLS except as specified in paragraphs (c) and (e) above.

PNC Bank 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 PNC Bank revokes it 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.

PNC Bank shall give, execute and delivered 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 have the same meaning as in the Agreement.

IN WITNESS WHEREOF, PNC Bank has executed this limited power of attorney as of the date set forth above.

WITNESS:

PNC BANK, National Association, successor by merger to National City Bank

[Handwritten signature]

[Handwritten signature]

Name: Bryan R. Portz
Title: Senior Vice President

WITNESS:

[Handwritten signature]

STATE OF OHIO
COUNTY OF CUYAHOGA

On this, the 19th day of November, 2009, the foregoing instrument was acknowledged before me, MARY MARGARET HOPKINS, a notary public in and for the State of Ohio, to be signed by BRYAN R. PORTZ, personally known to me to be the Vice President of PNC Bank, National Association, and that as such officer, he is authorized to execute this Limited Power of Attorney for the purpose therein contained.

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

Notary Public

My commission exp:



MARY MARGARET HOPKINS
Notary Public, State of Ohio
My Commission Expires Oct. 18, 2010

[Handwritten signature]

Home Loan Services, Inc.
Attn: REO Department
150 Allegheny Center Mall
Pittsburgh, PA 15212