

6/14/10 10:50:49
DK P BK 138 PG 124
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEN RECORDED MAIL TO:

Prepared
REFS INC.
9070 IRVINE CENTER DR., # 120
IRVINE, CA 92618
ATTN: RECON DEPT.
NA

De 5070, M **LIMITED POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: That **UNITI BANK**, organized and existing under the laws of the United States, having an office for the conduct of business at 6301 BEACH BLVD., SUITE 100, BUENA PARK, CA 90621, constitutes and appoints **R.E.F.S. INC.**, a California Corporation, its true and lawful Attorney, and in its name, place and stead and for its use and benefit to do the below-enumerated acts which are or may be necessary to commence and/or complete Reconveyances pursuant to the provisions of any deeds of trust held by the undersigned whether naming the undersigned originally as beneficiary or having been assigned to the undersigned.

THIS POWER OF ATTORNEY SHALL BE LIMITED TO EXECUTING OF THE FOLLOWING:

- | | |
|--------------------------------|-----------------------------------------|
| 1. Substitution of Trustee | 6. Partial Reconveyance |
| 2. Full Reconveyance | 7. Notice of Rescission of Reconveyance |
| 3. Certificate of Satisfaction | 8. Satisfaction of Mortgage |
| 4. Deed of Release | 9. Release of Mortgage |
| 5. Deed of Reconveyance | 10. Quitclaim Deed |

The undersigned further gives to said attorney-in-fact full power and authority to do and perform all and every act and thing which may be necessary or convenient, in connection with any of the foregoing, as fully to all intents and purposes, as he might or could do if personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

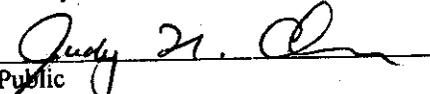
Date: *4-14-08*
UNITI BANK

By: 
LINDA M. SCHIPPER, VP / NOTE MANAGER

STATE OF CALIFORNIA
COUNTY OF ORANGE

On *April 4, 2008* before me, *Judy H. Chun*, a Notary Public, personally appeared **LINDA M. SCHIPPER** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Notary Public

