

6/23/11 11:18:30
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201109045 3 PGS



J. Miller 2nd Judicial District
Instrument 2011 1239 D - J2
Filed/Recorded 6/ 2/2011 01:49 P
Total Fees \$ 12.00
3 Pages Recorded

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Terry Miller
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Space Above Line for Recording Data

Prepared by:
Adams & Edens
Foreclosure Department
2001 Creek Cove, Suite A
Brandon, MS 39042
601-825-9508

Return to:
Adams & Edens
Foreclosure Department
2001 Creek Cove, Suite A
Brandon, Mississippi 39042
601-825-9508

A&E # 28174/Iniguez

Document Title: Power of Attorney

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Limited Power of Attorney

Whereas, it is in the best interests of Freedom Mortgage Corporation ("Lender/Servicer") to authorize LoanCare, a Division of FNF Servicing, Inc. ("Subservicer") to act on behalf of Lender/Servicer for the sole purpose of execution loan documents with respect to any mortgage loan that is subject to the Subservicing Agreement dated February 1, 2010 between Subservicer and Lender/Servicer, to:

- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Servicer, (c) Affidavits of Non-Military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of Lender/Servicer as a required part of the claims process;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Servicer in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Servicer on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Servicer is the current promissory note-holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Servicer that are received by LoanCare as agent for payment on any such mortgage loan;
- 7) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Servicer with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary. Lender/Servicer shall have the right to limit such signing authority or may revoke signing authority from any officer for any reason. Subservicer shall notify Lender/Servicer within three (3) business days of any changes in the titles and/or employment status of any LoanCare officers listed herein. If an officer of Subservicer is terminated, otherwise not employed by, or is removed from his appointment as an officer by Subservicer, such person's or persons' powers under this limited power of attorney shall be automatically revoked. Lender/Servicer hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein. Lender/Servicer agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as

to a third party until the third party learns of the revocation. Lender/Service agrees to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney.

By these hands witness that I, STAN MOSKOWITZ being the CFO of Freedom Mortgage Corporation am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Service on this 5th day of MAY, 2011.

[Signature] [SEAL]

Wendy Donaldson
Witness

STATE OF NEW JERSEY _____

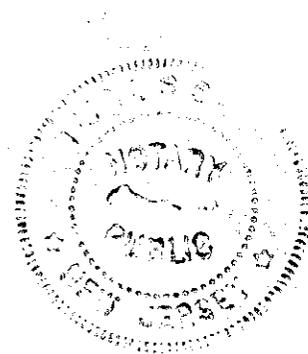
CITY/COUNTY OF BURLINGTON, to-wit:

The foregoing instrument was acknowledged before me by STAN MOSKOWITZ who being duly sworn, did for himself say he is the CFO, of Freedom Mortgage Corporation, the corporation named within, this 5th day of MAY, 2011.

Tanya Sharp
NOTARY PUBLIC

My commission expires: Oct 20, 2014

TANYA S. SHARP
Notary Public
State of New Jersey
My Commission Expires Oct 20, 2014



W