

LS 2/21/13 1:27:35  
LS DK P BK 159 PG 282  
MC DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

*Prepared*

Return To:  
DEVAL LLC  
Westpoint I  
1255 Corporate Dr., Suite 300  
Irving, TX 75038  
977-622-8525

Grantor: Secretary of Housing and Urban Development  
Grantee: DEVAL LLC

#### LIMITED POWER OF ATTORNEY

Know all men by these presents that the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC, 20410 (the "Secretary"), by and through the Federal Housing Commissioner, does hereby make, constitute, and appoint DEVAL LLC, a limited liability company organized and existing under the laws of Delaware (the "Contractor"), as a true and lawful attorney-in-fact to act in the name, place, and stead of the Secretary for the purposes set out below.

To execute, acknowledge, seal, and deliver any and all instruments that may be essential or required:

1. To effectuate the full or partial release, discharge, satisfaction or cancellation as a valid lien or encumbrance of record of any and all real property security instruments of whatever type held by the Secretary and serviced by the Contractor. Such real property security instruments include, but are not limited to, mortgages, deeds of trust, trust indentures, or trust deeds;
2. To complete the process of subordinating, modifying or extending security instruments;
3. To complete and properly record proofs of claim and reaffirmation agreements or other documents as appropriate in bankruptcy cases;
4. To effectuate forbearance agreements with borrowers;
5. To properly document the status of borrower's accounts or disbursement records, including, but not limited to statements of account and/or other affidavits or certificates as required by applicable law;
6. To properly process and disburse casualty insurance proceeds;
7. To report matters to the I.R.S. and issue 1099s and other reports as required;
8. To effectuate the release of a borrower from personal liability under a security instrument following an approved transfer of ownership of the security property;

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers, and authority shall remain in full force until it has been revoked by the grantor by the execution and delivery of a written instrument revoking the authority hereby granted or at 12:00 midnight central time on November 16, 2016, whichever comes first.

