

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on SEPTEMBER 20, 2010 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Krystal Hall
KRYSTAL HALL
VICE PRESIDENT

Melanie Hanson
MELANIE HANSON
ASSISTANT SECRETARY

STATE OF IDAHO)
) ss
COUNTY OF BONNEVILLE)

On this SEPTEMBER 20, 2010 , before me, the undersigned, a Notary Public in said State, personally appeared KRYSTAL HALL and MELANIE HANSON , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

G-4318 MILLER RD, FLINT, MI 48507

and acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.

Melissa Hively
MELISSA HIVELY (COMMISSION EXP. 07-28-2014)
NOTARY PUBLIC

