

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on OCTOBER 28, 2010.

METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A.

Krystal Hall
KRYSTAL HALL
VICE PRESIDENT

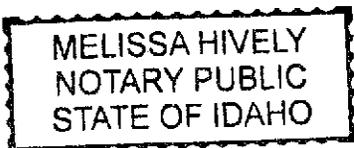
STATE OF IDAHO)
) ss
COUNTY OF BONNEVILLE)

On this OCTOBER 28, 2010, before me, the undersigned, a Notary Public in said State, personally appeared KRYSTAL HALL and _____, 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 _____ respectively, on behalf of METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A.

4000 HORIZON WAY, IRVING, TEXAS 75063

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