LIMITED POWER OF ATTORNEY

FEDERAL MATIONAL MORTGAGE ASSOCIATION, a corporation organised and existing under the laws of the United States of America, having an office for the conduct of business at 950 East Paces Ferry Road, Atlanta, Georgia, constitutes and appoints HOMESIDE LENDING. INC. its true and lawful Attorney, and in its name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents gustomarily and reasonably necessary and appropriate for (i) the appointment of a successor or substitute trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust, and (ii) the partial release, modification, discharge, extension, subordination, foreclosure, liquidation, satisfaction or full release of a mortgage, deed of trust or deed to secure debt (hereinafter referred to as "mortgage") including cancellation of the VA guaranty certificate, if any, and (iii) the conveyance of property acquired through foreclosure sales including endorsement of the note and the conveyance of property pursuant to a default and exercise of a power in a mortgage, and (iv) the sale, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development or the sale, conveyance or assignment of mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract.

The undersigned gives to said Attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said Attorney-in-Fact shall lawfully do or cause to be done by authority

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the Attorney-in-Fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument or revocation has been recorded.

IN WITNESS WHEREOF the undersigned Federal National Nortgage Association has caused these presents to be signed in its name by its undersigned officers, and its seel affixed this 7th day of November 1997.

Renneth D. Daniel Vicepresident

ATTEST: Bonnie B. Abernathylasistent Secretary

(Corporate Seal)

STATE OF GEORGIA

5

COUNTY OF FOULTON

On the 7th day of November , 1997, before me personally came Kenneth D. Daniel to me known, who, being by me dully sworm, did dapose and say that he resides at FEDERAL NATIONAL MORTGAGE ASSOCIATION, ATLANTA, ERORGIA 30326, that he\she is the Vice President, of FEDERAL HATIONAL MORTGAGE ASSOCIATION, the corporation described in and which executed the foregoing instrument; that he known the smal of maid corporation; that the smal affixed to said instrument is such corporate smal; that it was so affixed by order of the heard of directors of said corporation, and that he signed his name thereto by like order and duly acknowledged and the same.

Joseph Childs NotaryPublic

My Commission Expires:

Notary Public, Georgio Malo At Large My Commission Explicas April 12, 1888

DONALD E. ASHE, REGISTER HAMPDEN COUNTY REGISTRY OF DEEDS

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FILED

NOV 7 2004 STEPHEN R. STIGLICH LAKE COUNTY AUDITOR

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TO THE A CO

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01:31am

Dec-13-02

Delaware

PAGE 1

The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"HOMESIDE LENDING DELAWARE LLC", A DELAWARE LIMITED LIABILITY COMPANY,

WITH AND INTO "TRUST U/A DATED AS OF NOVEMBER 6, 2002

BETWEEN WASHINGTON MUTUAL EANK, FA, AS SETTLOR, AND WILMINGTON

TRUST COMPANY" UNDER THE NAME OF "TRUST U/A DATED AS OF NOVEMBER

6, 2002 BETWEEN WASHINGTON MUTUAL BANK, FA, AS SETTLOR, AND

WILMINGTON TRUST COMPANY", A COMMON LAW TRUST ORGANIZED AND

EXISTING UNDER THE LAWS OF THE COUNTRY OF UNITED STATES, AS

RECEIVED AND FILED IN THIS OFFICE THE FIFTEENTH DAY OF NOVEMBER,

A.D. 2002, AT 6:02 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF MERGER IS THE FIFTEENTH DAY OF NOVEMBER, A.D. 2002, AT 8 O'CLOCK P.M.





Farriet Smith Hindson

3591900 B100M

2021200 ----

020704730

Harrier Smith Windson, Secretary of State

AUTHENTICATION: 2097288

DATE: 11-19-07

Washington Mutual Bank, FA Certificate of Incumbency

I, Elizabeth A. Proctor, certify that:

- 1. I am the Assistant Secretary of Washington Mutual Bank, FA, a federal savings association (the "Bank") duly organized and existing under the laws of the United States of America;
- 2. As Assistant Secretary I am duly authorized to execute this Certificate;
- Bank, grants Anthony T. Meola, the most senior officer in charge of loan servicing for the Bank's Home Loans and Insurance Services division, with the concurrence of Raymond Romano, the most senior credit officer of the Bank's Home Loans and Insurance Services division, the authority to designate one or more additional officers, employees, or agents of the Bank with the authority to execute and deliver deeds, assignments, leases, modification and assumption agreements, powers of attorney, contracts, and any other instruments that are appropriate in the ordinary course of servicing loans including, but not limited to, instruments to convey, sell, assign, encumber, lease release, discharge, disclaim or otherwise transfer any interest in real or personal property owned by the Bank or in which the Bank has a security or other interest to perform their duties under the Policy.

 The Lake County Recorder!
- 4. Anthony T. Meola as the Senior Vice President in charge of loan servicing and Raymond Romano, as the senior credit officer of the Bank's Home Loans and Insurance Services division, have duly delegated the officers named in item five (5) below with the authority to execute and deliver deeds, assignments, leases, modification and assumption agreements, powers of attorney, contracts, and any other instruments that are appropriate in the ordinary course of servicing loans including, but not limited to, instruments to convey, sell, assign, encumber, lease release, discharge, disclaim or otherwise transfer any interest in real or personal property owned by the Bank or in which the Bank has a security or other interest to perform their duties under the Policy.
- 5. The following persons have been elected or appointed and are now acting as officers of the Association in the capacity or capacities indicated below:

Name

Title

Vernon F. McDaniell Lorre L. Lettman

Vice President Officer IN WITNESS WHEREOF, I have hereunto set my hand, this 14th day of May, 2003.

(The Bank has not adopted any form of corporate seal.)

Lizabeth A. Proctor Assistant Secretary

STATE OF WASHINGTON

} } SS.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Elizabeth A. Proctor is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Washington Mutual Bank, FA to be the free and voluntary act of such part for the uses and purposes mentioned therein.

Dated this 14th day of May, 2003. IAI.

This Document is the property of the Lake County Recorded

Susan I. Robbins

Notary Public in and for the State of Washington, residing in Federal Way My commission expires: May 16, 2004

Attest:-

SEAL MOIANAMINA

A true copy of document filed in Plymouth District of the Land Court on 200 at 150 as Document No. 62701

Assistant Recorder

gan R Butley Fr

MT:

MAIL TO:
HOME EQUITY TITLE
SERVICES, INC.
B55 E. GOLF RD. #2140
ARLINGTON HTS., IL 60005

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