

Recording Requested by:

**FILED**

2006 087736

OCT - 6 2006

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

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MICHAEL J. BROWN  
RECORDER

THIS IS A TRUE AND CERTIFIED  
COPY

SPACE ABOVE THIS LINE FOR RECORDERS USE

**LIMITED POWER OF ATTORNEY**

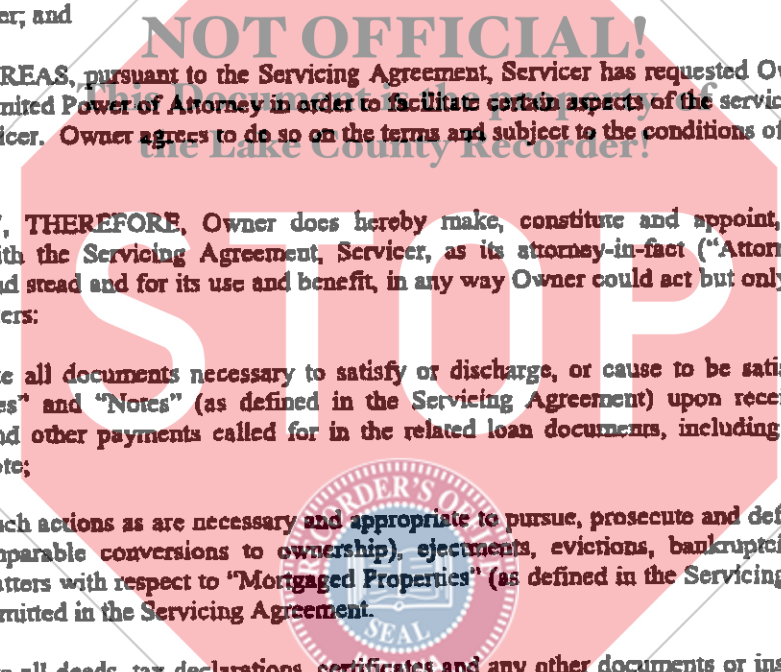
This Limited Power of Attorney is made this 25th day of August, 2006 by WM Specialty Mortgage, LLC, having an office at 1400 S. Douglass St Anaheim, CA 92806("Owner"), in favor of AMC Mortgage Services, Inc having an office at 505 South Main Street, Suite 6000, Orange, California 92868 ("Servicer").

WHEREAS, Owner and Servicer executed and delivered a certain Loan Servicing Agreement dated as of April 24, 2003 (the "Servicing Agreement"), pursuant to which Owner and Servicer agreed to certain terms governing the servicing of certain single family mortgage loans subject to the Servicing Agreement (individually, a "Mortgage Loan" and, collectively, the "Mortgage Loans") by Servicer on behalf of Owner; and

WHEREAS, pursuant to the Servicing Agreement, Servicer has requested Owner to execute and deliver this Limited Power of Attorney in order to facilitate certain aspects of the servicing of the Mortgage Loans by Servicer. Owner agrees to do so on the terms and subject to the conditions of this Limited Power of Attorney.

NOW, THEREFORE, Owner does hereby make, constitute and appoint, subject to and in accordance with the Servicing Agreement, Servicer, as its attorney-in-fact ("Attorney-in-Fact"), in its name, place and stead and for its use and benefit, in any way Owner could act but only with respect to the following matters:

1. To execute all documents necessary to satisfy or discharge, or cause to be satisfied or discharged, "Mortgages" and "Notes" (as defined in the Servicing Agreement) upon receipt of all principal, interest and other payments called for in the related loan documents, including cancellation of the related Note;
2. To take such actions as are necessary and appropriate to pursue, prosecute and defend foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to "Mortgaged Properties" (as defined in the Servicing Agreement), to the extent permitted in the Servicing Agreement.
3. To execute all deeds, tax declarations, certificates and any other documents or instruments necessary, appropriate or required to list, sell, transfer and assign Mortgage Properties acquired by Owner either by foreclosure or by deed in lieu of foreclosure, with any such deed to be without recourse;
4. To take such further actions as are deemed necessary or required to service, administer, and enforce the terms of the Mortgage Loans in accordance with the Servicing Agreement; and



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- 5. To endorse checks, drafts and other evidences of payment made payable to the Owner, representing payments on accounts in the name of the Owner with all such amounts deposited in the Custodial Account or Escrow Account pursuant to the terms of the Servicing Agreement.

Until an instrument revoking this Limited Power of Attorney is executed and delivered, all parties dealing with the Attorney-in-Fact (individually or collectively) in connection with the above described matters, without actual notice of revocation, may fully rely upon the power and authority of the Attorney-in-Fact pursuant to the limited powers listed herein. Notwithstanding the foregoing, however, Owner expressly withholds and excludes from this limited grant of power and authority the power to sign any settlements, declarations or other documents not authorized herein, or to contractually bind Owner in any respect other than as specifically authorized by this Limited Power of Attorney. Further, no right or authority is granted to substitute another Attorney-in-Fact in its place and stead under this Limited Power of Attorney.

Witness my hand and seal this 25th day of August, 2006

WM Specialty Mortgage, LLC, as Owner.  
By Washington Mutual Bank, f/k/a  
Washington Mutual Bank, FA as its  
manager:

Mary A Lindsey  
Witness: Mary A Lindsey

By: Angella Dotson  
Angella Dotson, Vice President

Dee Hobppaw  
Witness: Dee Hobppaw

Dujuana Lovejoy  
Witness: Dujuana Lovejoy

Stephanie Walker  
Stephanie Walker, Assistant Vice President

**CORPORATE ACKNOWLEDGMENT**

STATE OF Washington  
COUNTY OF Pierce

On this 25th day of August, 2006, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Angella Dotson and Stephanie Walker 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 Vice President, respectively, of the corporation therein named, and acknowledged to me that such company executed the within instrument pursuant to a written policy duly adorned by the Board of Directors.

Witness my hand of official seal.

Signature Ginger M Bullard  
Ginger M Bullard

Notary Public  
State of Washington  
GINGER M. BULLARD  
My Appointment Expires Mar 6, 2007

My Commission expires: March 6, 2007

Washington Mutual Bank does not have a Corporate Seal.

Prepared By: A. DOTSON

### CERTIFICATE OF ASSISTANT SECRETARY

The undersigned hereby certifies that she is the Assistant Secretary of AMC Mortgage Services, Inc., a Delaware corporation (the "Corporation"); that the following is a true and correct copy of resolutions duly adopted by the Board of Directors of the Corporation as of January 1, 2005; such resolutions have not been amended or modified, are in full force and effect in the form adopted and are the only resolutions adopted by the Board of Directors of the Corporation or a duly authorized committee thereof relating to the authorization of the Corporation's execution, delivery and performance of the transactions contemplated therein.

#### Servicing Documents

WHEREAS, the Board deems it to be in the best interests of the Corporation to authorize certain of its employees to execute documents relating to mortgage transactions such as assignments of mortgages, modifications, repayment plans, reconveyances, releases, substitution of trustees, etc. on behalf of the Corporation as the mortgagee or as the servicer for the holder of such mortgage transactions for the purpose of servicing such mortgage transactions ("Servicing Documents");

NOW, THEREFORE, BE IT RESOLVED, that from and after January 1, 2005 any one of the following persons/officers may execute Servicing Documents on behalf of the Corporation:

Any Senior Officer

Jule J. Keen

Renee Deane

Jane Johnson

Dawn Reynolds

Jeffrey Rivas

Marjorie Hobbs

Ma. Teresa A. Bernal

Soledad Domingo

Deborah Donley

Robert Rivard

Kimberly Falzbot

Vicki Antonini

Dana Rosas

Andrew Johnstone

Michael Zastoupil

Patricia Ralach

Rose Lara

Ben Vittali

Alice Attwood

Donna Thompson

Cora A. Ravelo

FURTHER RESOLVED, that the authority granted in any previous resolution to execute Servicing Documents to any person not on the list immediately above is hereby revoked.



Servicing Endorsements

WHEREAS, the Board deems it to be in the best interests of the Corporation to authorize certain of its employees to endorse without recourse to the Corporation's account checks which are received from or on behalf of borrowers by the Corporation as the mortgagee or as the servicer for the holder of the mortgage transactions in connection with which such checks are written ("Servicing Endorsements");

NOW, THEREFORE, BE IT RESOLVED, that from and after January 1, 2005 any one of the following persons/officers may execute Servicing Endorsements without recourse on behalf of the Corporation:

Any Senior Officer

Jule J. Keen  
Renee Deane  
Jane Johnson  
Marjorie Hobbs  
Deborah Donley  
Robert Rivard  
Kimberly Falzbot  
Vicki Antonini  
Dawn Reynolds  
Dana Rosas  
Andrew Johnstone  
Michael Zastoupil  
Patricia Ralsch  
Rose Lara  
Ben Vittali  
Jeffrey Rivas  
Ma. Teresa A. Bernal  
Soledad Domingo  
Alice Atwood  
Donna Thompson  
Cora A. Ravelo

FURTHER RESOLVED, that the authority granted in any previous resolution to execute Servicing Endorsements to any person not on the list immediately above is hereby revoked.

Sale of Real Property Owned

WHEREAS, the Board deems it to be in the best interests of the Corporation to authorize certain of its employees to execute and deliver documents, agreements and instruments in connection with the sale of real and/or personal property owned or serviced by the Corporation ("REO Properties") in the ordinary course of its business and operations;

NOW, THEREFORE, BE IT RESOLVED, that any one of the following persons/officers may execute and deliver documents, agreements and instruments in connection with the sale of REO Properties:

Any Senior Officer  
Jule J. Keen  
Renee Deane  
Jeffrey Rivas  
Jane Johnson  
Del Dillingham  
Dawn L. Reynolds  
Michael Zastoupil  
Ma. Teresa A. Bernal  
Soledad Domingo  
Marjorie Hobbs  
Alice Attwood  
Donna Thompson  
Cora A. Ravelo

RESOLVED, FURTHER, that the above list of authorized individuals may be amended from time to time with the approval of any Senior Officer.

Senior Officer

RESOLVED, FURTHER, that unless a resolution specifically states otherwise the term "Senior Officer" in any resolution refers to any of the following positions: Chairman of the Board, President, Chief Operating Officer, Chief Executive Officer, Chief Financial Officer, Treasurer, Senior Executive Vice President and Executive Vice President - Legal.

Dated this 18<sup>th</sup> day of February, 2005.

This Document is the property of  
the Lake County Recorder



Diane E. Tiberend  
Assistant Secretary

STOP

