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LIMITED POWER OF ATTORNEY
(Multiple Principals)

STATE OF TEXAS)
) SS:
COUNTY OF DALLAS)

2008 018045

2008 MAR 12 AM 9:56

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vision Drive, Columbus, OH 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint Olympus Asset Management, Inc, a Maine corporation ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of REO Properties (as hereinafter defined) located in Lake County, Indiana.

This Limited Power of Attorney arises out of a certain Master Services Agreement, Master Procurement Agreement, or other similar services agreement as amended from time to time pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in Fact has agreed to manage, market, sell and convey 1-4 family residential real estate properties that have been acquired by any Principal (or a predecessor-in-interest) pursuant to foreclosure, power of sale, deed-in-lieu of foreclosure or other similar process (such properties being collectively referred to as "REO Properties"). Chase does hereby grant to Attorney in Fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the management, marketing and disposition of REO Properties pursuant to the Agreement, including, but not limited to, entering into and executing documents, contracts and agreements for the:

1. securing, preservation, maintenance and repair of REO Properties;
2. marketing and sales of REO Properties, including listing agreements, purchase agreements, and addenda related thereto;
3. closing, transfer and conveyance by a Principal of its REO Properties to purchasers under bona fide purchase and sale agreements, including deeds, affidavits, bills of sale, title transfers, settlement statements, closing statements, certifications and disclosures.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; initiating, defending or appearing in any judicial or administrative proceeding; entering into or granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or chose-in-action either in favor of or against Chase or any affiliate thereof; entering into any agreement pertaining to retail, commercial or multi-family real estate or facilities, or; entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3rd) anniversary of the execution date hereof.

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PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

06039

The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signing this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

Executed this 23 day of January, 2008

Susan Harber

Susan Harber
(printed name)

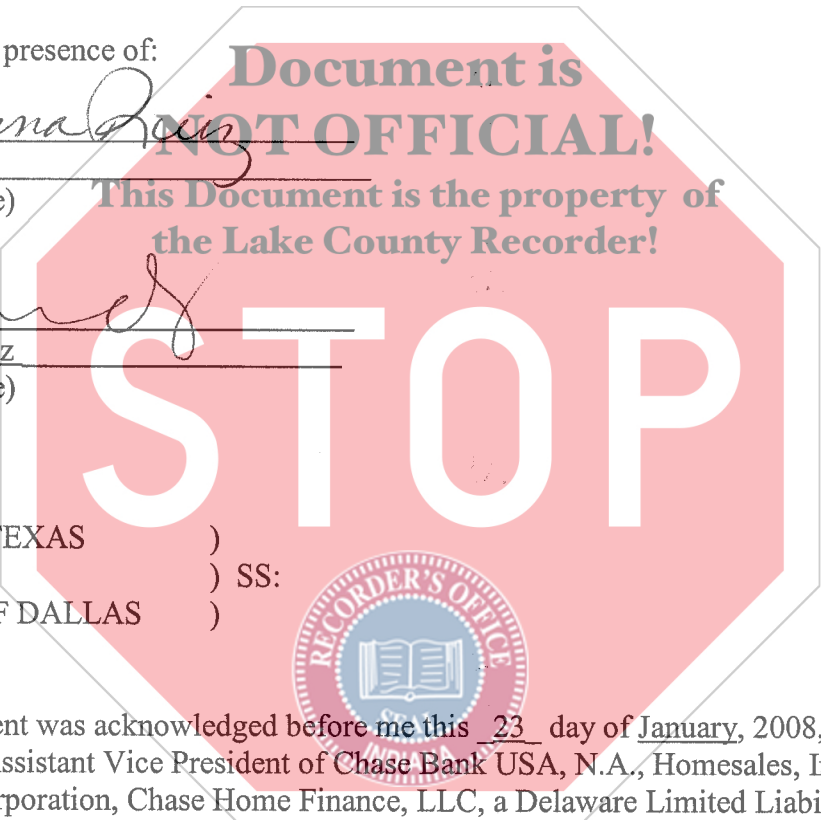
Authorized Assistant Vice President of:

CHASE BANK USA, N.A.
HOMESALES, INC., A DELAWARE CORPORATION
CHASE HOME FINANCE, LLC, A DELAWARE LIMITED LIABILITY COMPANY
JPMORGAN CHASE BANK, N.A.

Signed in the presence of:

Dianna Ruiz
Dianna Ruiz
(printed name)

Diana Mendez
Diana Mendez
(printed name)

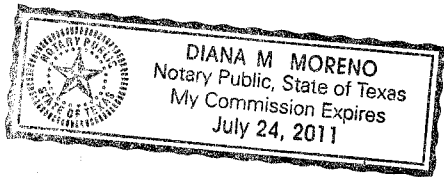


STATE OF TEXAS)
) SS:
COUNTY OF DALLAS)

This instrument was acknowledged before me this 23 day of January, 2008, by Susan Harber, the Assistant Vice President of Chase Bank USA, N.A., Homesales, Inc., a Delaware Corporation, Chase Home Finance, LLC, a Delaware Limited Liability Company, and JPMorgan Chase Bank, N.A., on behalf of said Principals.

Diana Moreno
Notary Public

My Commission expires: July 24, 2011
Commission No.



AFTER RECORDING RETURN TO:

MR. CARL E. TUCKER
1239 MONTANA ST.
9AM, TX 76403

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