

LIMITED POWER OF ATTORNEY

1. Pursuant to that certain Agreement for the Purchase of Servicing Rights, dated as of June 29, 2007, (the "Agreement"), JPMorgan Chase Bank, National Association, ("JPMCBNA") with offices at 194 Wood Avenue South, Iselin, New Jersey 08830, acquired from First Place Bank ("Seller"), with offices located at 999 E. Main Street, Ravina, Ohio 44266, the rights to service the mortgage portfolio as defined in the Agreement (the "Mortgages"), which Mortgages are either loans wholly owned by FNMA or FHLMC or serve as collateral for FNMA MBS or FHLMC PC.

2. Seller was required, pursuant to the Agreement, to deliver to Purchaser, the appropriate assignments to evidence the transfer to Purchaser of all of Seller's right, title and interest in and to the Mortgages. To date, some of the assignments have not yet been recorded of record, such that Seller remains mortgagee of record as to certain Mortgages.

3. Seller was also required, pursuant to the Agreement, to deliver such other documents, including but not limited to limited powers of attorney, as Purchaser or its counsel deemed reasonably necessary to properly service the Mortgages prior to Purchaser's becoming mortgagee of record.

4. In connection with Purchaser's servicing of the Mortgages, Seller hereby constitutes and appoints JPMorgan Chase Bank, National Association its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit only for the limited purpose, to endorse mortgage payment checks for the Mortgages, execute mortgage satisfactions/deeds of reconveyances or similar release instruments, partial releases, assignments, and any and all documentation required to foreclose delinquent Mortgages, assign Mortgages, and properly service the Mortgages prior to Purchaser becoming mortgagee of record and to correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by the Company, including, but not limited to note endorsements.

The undersigned gives JPMCBNA, as attorney-in-fact, full power and authority to execute and/or endorse the above described documentation 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 hereof.

This limited power of attorney has been executed this 3 day of December, 2007, and is effective as of December 3, 2007. The same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSES:

Rebecca J. Carlson
Rebecca J. Carlson

By: *Jean E. Kaman*
Jean E. Kaman
Corporate Vice President

Catherine White
Catherine White

ATTEST: *Christopher Gray*
By: Christopher Gray
Assistant Vice President

STATE OF OHIO
COUNTY OF PORTAGE

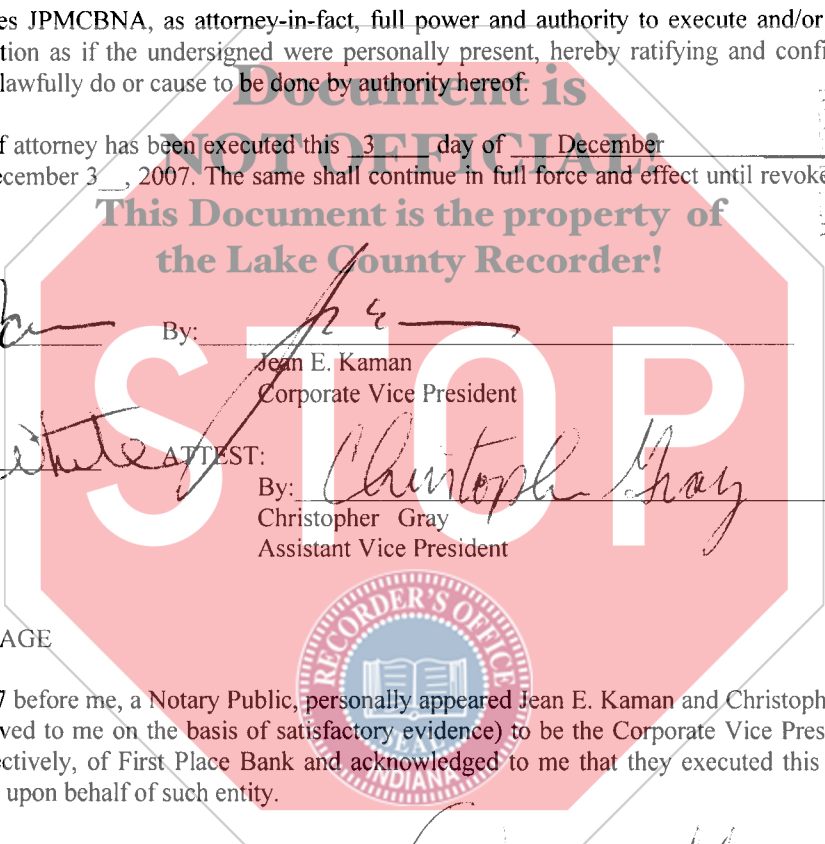
On December 3, 2007 before me, a Notary Public, personally appeared Jean E. Kaman and Christopher Gray, personally known to me (or proved to me on the basis of satisfactory evidence) to be the Corporate Vice President and Assistant Vice President, respectively, of First Place Bank and acknowledged to me that they executed this instrument in their authorized capacities, upon behalf of such entity.

WITNESS my hand and official seal.

Donna M. Shaw
Notary Public

12⁰⁰
6/20/07
RM

DONNA M. SHAW,
Notary Public, State of Ohio
My Commission Expires
June 15, 2008



2007 DEC 03 10:57 AM
RECORDER'S OFFICE
LAKE COUNTY, OHIO