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WHEN RECORDED, RETURN TO:
FAIRBANKS CAPITAL CORP.
DOCUMENT CONTROL DEPARTMENT
P.O. BOX 65250
SALT LAKE CITY, UT 84165-0250

TRUE AND CERTIFIED COPY

[Handwritten Signature]

8716952
07/02/2003 01:53 PM 12.00
Book - 8833 Pg - 4844-4845
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL
BY: ZJM, DEPUTY - WI 2 P.

EQUICREDIT POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Equicredit Corporation of America (hereinafter referred to as EquiCredit), does hereby make, constitute and appoint, irrevocably, Fairbanks Capital Corp. (hereinafter referred to as Fairbanks) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from EquiCredit to Fairbanks pursuant to that certain Purchase and Sale Agreement dated as of December 6, 2001, and does authorize and appoint the above-named attorneys to execute, sign deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kinds and nature as may be necessary or proper for said premises.

EquiCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of EquiCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of EquiCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of EquiCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossessory proceeding with respect to a Mortgage Loan and (v) to execute on behalf of EquiCredit any documents for the offer, listing, closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to all Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

[SIGNATURE AND KNOWLEDGMENT ON FOLLOWING PAGE]

FILED

AUG 22 2008

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

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1600
27917
PB

BK 8833 PG 4844

WITNESS our hand this 3 day of March, 2003.

EquiCredit Corporation of America

By: 

Title: Senior Vice President

Date: March 3, 2003

WITNESS:

By: Collins
Title: Assistant Secretary

WITNESS:

By: Phillip J. Curtis
Title: Lead Operations Rep.

STATE OF FLORIDA)
) ss
COUNTY OF DUVAL)

On March 3, 2003, before me personally appeared James B. Dodd, known to me to be a Senior Vice President of EquiCredit Corporation of America that executed the preceding Limited Power of Attorney and also known to me to be the person who executed it on behalf of EquiCredit Corporation of America, and acknowledged to me that such EquiCredit Corporation of America executed the preceding Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the year and day in this certificate first written.



PATRICIA L. DUKE
MY COMMISSION # DD 152360
EXPIRES: January 21, 2007
Bonded Thru Budget Notary Services



Patricia L. Duke
Notary Public

[Faint, illegible text, possibly a recording stamp or document details]

[Signature]

BK 8883 PG 4845

This Instrument Prepared By: Carmen Barazza, Corporate Legal

Prescribed by the Indiana
State Board of Accounts

Declaration

This form is to be signed and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned hereby affirms under the penalties of perjury, in accordance with IC 36-2-7.5:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm the foregoing declarations are true.

