## LIMITED POWER OF ATTORNEY

Pursuant to the SELLER'S WARRANTIES AND SERVICING AGREEMENT (as amended, restated, supplemented or otherwise modified from time to time and together with all Exhibits thereto, the "Agreement"; capitalized terms not defined herein have the definitions assigned to such terms in the Agreement), dated as of April 1, 2005, between J.P. Morgan Mortgage Acquisition Corp. ("J.P. Morgan"), as Owner, and residential mortgage loan servicer Wells Fargo Bank N.A. ("Wells Fargo"), as Servicer, J.P. Morgan hereby appoints Wells Fargo as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan or real estate owned property (collectively, the "Residential Mortgage Loans") which is subject to the Agreement:

- 1. To make demand(s) on behalf of the Owner upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as Servicer deems reasonably necessary or appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to force lose such Mortgage Loan; to handle all aspects of foreclosure on behalf of the Owner, including, but notimited to, conducting the foreclosure sale, bidding for the Owner and executing all documents, including all deeds and conveyances, needed to effect such foreclosure sale and/or liquidation; to execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of REO Property including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; to execute any documents or instruments in connection with any bankruptcy or receivorship of amortgagor on a Mortgage Loan; to file suit and prosecute legal actions against all parties liable for affounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; to take such other actions and exercise such rights which may be taken by Owner under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof; and to assign, convey, accept, or otherwise transfer, Owner's interest in an Mortgage
- 3. To perform all other acts and do all other things as may be reasonably necessary to manage and service the Mortgage Loans under the terms of the Agreement. CO

This instrument is to be construed and interpreted as a Limited Power of Attomey regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to the does it give rise to and it is not to be construed as a general power of attorney. Notwithstanding anything herein to the contrary, use of this Limited Power of Attorney is restricted to use in connection with the Mortgage Loans as defined in the Agreement and is limited to those actions reasonable and necessary for the Servicer to carryout the provisions of the Agreement in accordance with the terms thereof, applicable law and accepted servicing practices of prudent servicers.

The rights, powers and authority of the Servicer as attorney-in-fact of the Owner under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney which may be revoked at any time in writing by the Owner until the earlier of (i) the date on which the Servicer ceases to act as servicer under the abovereferenced Agreement

Con Ded in accordance with the laws This Limited Power of Attorney shall be governed by and APR 0 1 2009 of the State of [ ].

PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR

004427 16

## WHEN RECORDED RETURN TO: XXXXX

IN WITNESS WHEREOF the Owner has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 6<sup>th</sup> Day of May, 2008.

J.P. MORGAN MORTGAGE ACQUISTION CORP.

By: Who Halk Name: Alison Malkin

Name: Alison Malkin Title: Vice President

**WITNESS** 

By: Claudia Omari

Name Claudia Omari
Title Executive Assistant

By: Name Tanya Dooley
Title Associate

STATE OF NEW YORK

COUNTY OF NEW YORK )

On May 6, 2008, before me personally appeared Alison Malkin, known to me to be a Vice President of J.P. Morgan Mortgage Acquisition Corp., that executed the preceding Limited Power of Attorney and also known to me to be the person who executed it on behalf of said company, and acknowledged to me that such company 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.

Notary Public

CLAUDIA J. OMARI
Notary Public, State of New Jerse,
I.D. No. 2296561
Qualified in Bergen County
Completion Suries Feb. 5, 244

Mari

## WHEN RECORDED RETURN TO: XXXXX

IN WITNESS WHEREOF the Owner has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 6<sup>th</sup> Day of May, 2008.

J.P. MORGAN MORTGAGE ACQUISTION CORP.

By: Name: Alison Malkin Title: Vice President

WITNESS

Title

Title

By:

Name Claudia Omari

Executive Assistant

By:

Name Tanya Dooley Associate

STATE OF

**NEW YORK** 

**COUNTY OF** 

**NEW YORK** 

On May 6, 2008, before me personally appeared Alison Malkin, known to me to be a Vice President of J.P. Morgan Mortgage Acquisition Corp., that executed the preceding Limited Power of Attorney and also known to me to be the person who executed it on behalf of said company, and acknowledged to me that such company 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.

Notary Public