

COPY

LIMITED POWER OF ATTORNEY

Know all men by these presents that, **Accredited Home Lenders, Inc.**, a California corporation ("Accredited"), whose principal place of business is 15253 Avenue of Science, San Diego, CA 92128, does hereby make and appoint Select Portfolio Servicing, Inc., having its principal offices at 3815 South West Temple, Salt Lake City, UT 84115-4412 ("SPS"), as its attorney-in-fact with full authority for and on its behalf to do and perform the below-listed acts only, in pursuance of that Mortgage Servicing Rights Purchase Agreement dated January 16, 2009 between them and/or that Amended and Restated Mortgage Servicing Rights Purchase Agreement dated January 16, 2009 between SPS on the one hand and Accredited and Aames Capital Corporation on the other hand:

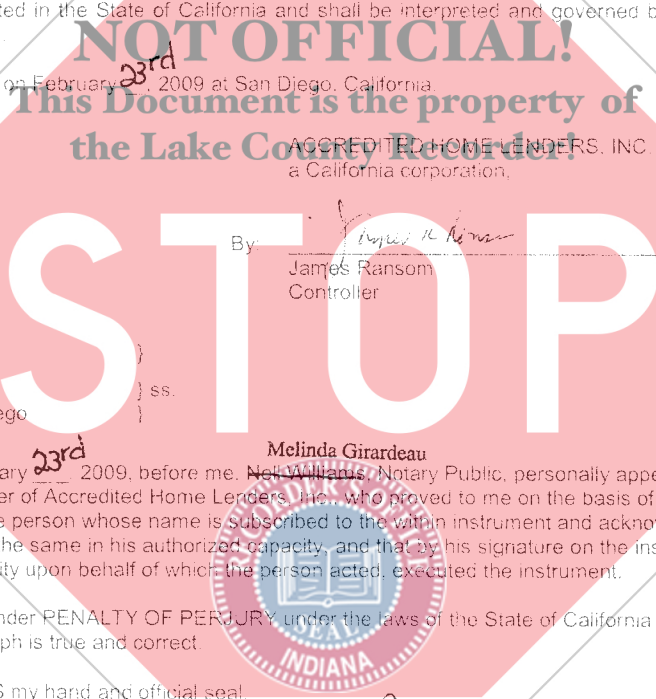
Service and administer the Mortgage Loans and undertake any actions in connection with such servicing and administration, including but not limited to the sale, transfer, conveyance or release of any related real property, which SPS may deem necessary or desirable in its commercially reasonable judgment and in accordance with generally accepted servicing practices and in compliance with all applicable federal and state statutes, rules, and regulations incident to the servicing of the Loans, including but not limited to the federal Fair Debt Collection Practices Act and the Fair Credit Reporting Act.

This Limited Power of Attorney shall be effective upon execution and shall continue in full force and effect until revoked in writing by Accredited, which revocation may be made at any time without cause or notice, or April 30, 2009, whichever occurs first.

SPS shall indemnify, defend, and hold harmless Accredited, its successors, and assigns from and against any and all losses, costs, expenses (including, without limitation, reasonable attorneys' fees), damages, liabilities, demands, or claims of any kind whatsoever ("Claim") arising out of, related to, or in connection with (i) any act taken by SPS pursuant to this Limited Power of Attorney, which act results in a Claim solely by virtue of the unlawful use of this Limited Power of Attorney (and not as a result of a Claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used) or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.

The undersigned represents and warrants that he has authority to execute this power of attorney on behalf of Accredited. These presents bind Accredited hereunder, as well as upon all negotiable instruments and security instruments endorsed or delivered by SPS by virtue hereof. This power of attorney is executed in the State of California and shall be interpreted and governed by the laws of the State of California.

Executed on February 23rd, 2009 at San Diego, California.



ACCREDITED HOME LENDERS, INC.
a California corporation,

By: *James Ransom*
James Ransom
Controller

State of California

County of San Diego

ss.

Melinda Girardeau

On February 23rd, 2009, before me, *Melinda Girardeau*, Notary Public, personally appeared *James Ransom*, Controller of Accredited Home Lenders, Inc., who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Melinda Girardeau
Signature of Notary

[Seal]



This instrument prepared by
Matthew L. Foutty, Attorney at Law

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security Number in this Document, unless required by law.

PEGGY MCNAMARA

2009 025467

MICHAEL A. BROWN
RECORDER

2009 APR 22 AM 8:48

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

12.90
133947#