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SECRETARY'S CERTIFICATE
(Wilshire Credit Corporation)

I, Mark H. Peterman, the duly elected and incumbent Secretary of Wilshire Credit Corporation (the "Company"), a Nevada corporation, hereby certify that, by consent minutes dated as of November 24, 2008, the following resolutions were adopted, that they have been recorded in the minute books of the Company that are now kept by me, and that they have not been amended or revoked and are still in full force and effect:

RESOLVED, that the following persons are hereby authorized and directed to take all actions necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer (the "Assets") including, without limitation, loans and real property and to sign on behalf of and in the name of the Company all documents relating to the administration of the Assets including without limitation, endorsements, allonges, assignments of mortgages and trust deeds, other assignments, request for reconveyances, full reconveyances, satisfactions, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Company in any foreclosure and legal proceedings related to such Assets:

Jay Memmott	Duane Leckey
Mark Peterman	Ed Wong
Russell Campbell	Heidi Peterson
Ken Frye	Travis Lane
Diane Klimek	Bryce Fendall
Shawn Kelly	Holli Jennings
Athos Codazzi	Kathy Anderson
Brandt Himler	Sandra McMullen
David Solomon	Adam Cook

RESOLVED FURTHER, that the following person is hereby authorized and directed to execute the following documents necessary or desirable to release a lien on a mortgage, deed of trust or vehicle title during administration of individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer: endorsements, allonges, assignments of mortgages, trust deeds, and other assignments, satisfactions, discharges, lien releases, cancellations, request for reconveyance, substitutions of trustee, appointments of successor trustee, full reconveyances, and affidavits and indemnification when original documents are missing:

Charlene Busselaar

RESOLVED FURTHER, that the following person is hereby authorized and directed to execute the following documents necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer: endorsements, allonges, assignments of mortgages, trust deeds, and other assignments:

Treva Moreland

RESOLVED FURTHER, that the following persons are hereby authorized and directed to execute deeds of real property as necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer:

2008-MHP-10, Sec. Cert.

Blue Spruce Entities, LLC
P.O. Box 9594

2009 062703

2009 SEP 14 PM 1:44

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

#3639

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BS

Barbara Smith
Alicia Laster
Meaghan Robinson
Charlene Busselaar

RESOLVED FURTHER, that the following persons are hereby authorized and directed to execute loan modifications as necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer:

Chris Tufts

RESOLVED FURTHER, that the authorization provided in all prior resolutions of the Company providing authorizations as described above to persons other than those listed here are terminated for acts after the date of these resolutions and that the authorization provided for the above persons shall terminate upon the earlier of the discontinuance of their employment with the Company's employment affiliate or a subsequent resolution.

RESOLVED FURTHER, that, the appropriate officers of the Company be, and each of them hereby is, authorized and directed to take any further action and execute, deliver, and file any such document as may be deemed necessary or advisable in order to implement the purpose and intent of the foregoing resolutions.

IN WITNESS WHEREOF, I have executed this Certificate this 25th day of November 2008.

Mark H. Peterman
Mark H. Peterman

County of Washington)
) /ss/
State of Oregon)

This instrument was acknowledged before me, Lindy Bell, on November 25, 2008, by Mark H. Peterman, personally known to me to be the Secretary of Wilshire Credit Corporation, on behalf of such corporation.



Lindy Bell
Notary Public in and for the State of Oregon
My Commission Expires: September 4, 2009

I, Jay H. Memmott, President and CEO of the Company, do hereby certify that Mark H. Peterman is the duly elected, qualified and acting Secretary of the Wilshire Credit Corporation and that the signature appearing above is his genuine signature.

IN WITNESS WHEREOF, I have hereunto signed my name.

Dated: November 25, 2008

Jay H. Memmott
Name: Jay H. Memmott
Title: President and CEO