STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

i certify this to be a true and correct copy of the original

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tacie John Royal Tile Services. Inc

WHEN RECORDED RETURN TO NTC - ATTN: ALAN GRAHAM 2100 ALT. 19 NORTH PALM HARBOR, FLORIDA 346 GMACPOA SUCING: INELKHART

Limited Power of Attorney

KNOW ALL MEN BY THESE PREMISES:

That Deutsche Bank Trust Company Americas (formerly known as Bankers Trust Company), as Trustee (together with its successors and assigns, the "Trustee") under Pooling and Servicing or Indenture Agreements pursuant to which Residential Funding Corporation acts as Master Servicer, and such Trustee being, a New York Banking Corporation organized and existing under the laws of the State of New York, c/o Deutsche Bank National Trust Company having an office located at 1761 Bast St. Andrew Place, in the c/o Deutsche Bank National Trust Company having an office located at 1761 East St. Andrew Place, in the City of Santa Ana, State of California, 92705, has made, constituted and appointed, and does by these presents make, constitute and appoint Residential Funding Corporation, a corporation organized and existing under the laws of the State of Delaware, its trust and lawful Attorney-in Fact, with full power and authority to sign, execute, acknowledge, deliver, file for record, and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgages Notes") for which the undersigned is acting as Trustee for various certificate holders (whether the undersigned is names therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Residential Funding Corporation is acting as master servicer.

This appointment shall apply to the following enumerated transactions only

- The modification or re-recording of a Mortgage or Deed of Trust, where said modification or recording is for the purpose of correcting the Morigage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurrance was issued and said modification or to-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
- The subordination of the lien of a Mongage or Deed of Trust to an easement in Favor of a public utility company or a government agency or unit with power of eminent domain; this section shall include, without limitation, the execution of partial satisfaction/releases, partial reconveyances or the execution of requests to trustees to accomplish same
- The qualified subordination of the lien of a Morigage or Deed of Trust to a lien of a creditor that is created in connection with the refinancing of a debt secured by a lien that was originally superior to the lien of the Mortgage or Deed of Trust.

J. Royal Title Services 365 E. Thompson Rd Indianapolis IN

4 Caa PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR

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#27375 No

- With respect to a Mortgage or Deed of Trust, the Foreclosure, the taking of a deed in Lieu of Foreclosure, or the completion of judicial or non-judicial Foreclosure or termination, cancellation or rescission of any such Foreclosure, including, without limitation, any and all of the following acts:
 - a. The substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. Statements of breach or non-performance;
 - c. Notices of default;
 - d. Cancellations/rescissions of notices of default and/or notices of sale;
 - e. The taking of a deed in lieu of foreclosure; and
 - f. Such other documents and action as may be necessary under the terms of the Moxtgage,
 Deed of Trust of state law to expeditiously complete said transactions.
- 5. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title of real estate owned.
- 6. The completion of loan assumption agreements
- 7. The full satisfaction/ release of a Mortgage or Deed of Trust or full reconveyance upon pa yment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
- the Lake County Recorder!

 The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in confriction with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of a Residential Funding Corporation Seller Contract, including, without limitation, by reason of conversion of an adjustable rate mortgage loan from a variable rate to a fixed rate.
- 9. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

The undersigned gives said Attorney-in Fact full Power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power of powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this L imited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless and instrument of revocation has been made in writing by the undersigned.

Name: Ronaldo Reyes Name: David M. Arnold Title: Associate Title: Vice President STATE OF CALIFORNIA COUNTY OF ORANGE) FEB 1 2 2003 before me ofter personally David M. Arnold, Vice President and Ronaldo Reyes, Associate Personally known to me OR proved to me on this basis of satisfaction evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity(ies), and that by his/her their signature(s) on the instrument the person(s) or the entirety upon behalf of which the person(s) acted, executed the instrument in the city of Santa Ana, County of Orange, State of California. CAPACITY CLAIMED BY SIGNER Individual XXX the Lake County Recorder!
Signer is representing: Deutsche Bank Trust Company Americas WITNESS my hand and official seal I affirm, under the penalties for perjury, Notary Public in and for the State of California that I have taken reasonable care to redact each Social Security number in this document, unless required by law. BRENT WAYNE HOYLER Communion# 1281887 Organge County Comm. Expires Oct 27, 2004

Deutsche Bank Trust Company Americas (formerly known as Bankers Trust

Company), as Trustee