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620101577

LIMITED POWER OF ATTORNEY

COPY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, PHH MORTGAGE CORPORATION ("PHH Mortgage" and/or PHH Mortgage Services Corporation), FORMERLY KNOWN AS CENDANT MORTGAGE SERVICES, a corporation organized and existing under the laws of New Jersey, with its principal office located at 3000 Leadenhall Road, Mt. Laurel, NJ 08054, does hereby make, approve and appoint R.E.O. Management Services, Inc., with its office located at 324 Elm Street, Unit#105B, Monroe, CT 06468, its agent and attorney in fact, with full power and authority to act for it and on its behalf in the management and disposition of real estate owned (REO) held by PHH Mortgage on the following terms and conditions:

1. Said attorney in fact shall be authorized to do and perform, on behalf of PHH Mortgage and in its place and stead, and with equal validity, any and all lawful acts, matters and things whatsoever requisite, necessary, proper or convenient to be done fully, to all intents and purposes, as PHH Mortgage might or could do itself, with respect to such management and disposition of such REO. PHH Mortgage hereby authorizes and empowers the said attorney in fact to contract for the provision of any maintenance repairs or improvements to such REO, to pay any expenses connected with such REO, and to negotiate such terms of disposition as it shall deem satisfactory, and for PHH Mortgage and in its name to make, sign, execute, acknowledge and deliver any and all contracts of sale, good and sufficient deeds or conveyances, or any other agreements, instruments or documents in connection therewith.

2. This Special Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by PHH Mortgage.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 2nd day of September, 2008.

ATTEST:

PHH MORTGAGE CORPORATION

By: Mario M. Ragazzone Jr.  
Name: Mario Ragazzone Jr.  
Title: Assistant Vice President

By: Marc J. Hinkle  
Name: Marc J. Hinkle  
Title: Vice President

Witness: Patrick O'Brien  
Patrick O'Brien

Witness: Francis Felix  
Francis Felix

This is to certify that this is a true and exact copy of the original instrument. CHICAGO TITLE INSURANCE CO. Indiana Division

STATE OF NEW JERSEY

JUL 06 2010

By: Veronica Conner

COUNTY OF BURLINGTON  
REGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

On this 2nd day of September, 2008, before me, a Notary Public of the State of New Jersey, personally appeared Marc J. Hinkle, and Mario Ragazzone Jr., known to me to be the persons whose names are subscribed to the within Special Power of Attorney and to be the Vice President and Assistant Vice President respectively, of the said PHH Mortgage Corporation, and acknowledge that they executed same on behalf of the corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires: 6/26/2011  
Sharonna Kenya Howard  
Sharonna Kenya Howard ~Notary Public State of NJ

OFFICIAL SEAL  
SHARONNA KENYA HOWARD  
NOTARY PUBLIC, STATE OF NEW JERSEY  
MY COMMISSION EXP. JUNE 26, 2011

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km

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027726

Chicago Title Insurance Company

No: 620101577

## LEGAL DESCRIPTION

Lot R3-1 in Country Meadow Estates 3rd Addition, Unit 3, as per plat thereof, recorded in Plat Book 82 page 45, in the Office of the Recorder of Lake County, Indiana.