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MERS LIMITED POWER OF ATTORNEY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Delaware corporation ("MERS") and a wholly owned subsidiary of MERSCORP, Inc., a Delaware corporation ("MERSCORP"), hereby appoints the attached list of persons [Schedule A] as Attorneys-in-Fact ("Agents") for MERS for the limited purpose of executing documents and taking certain other actions as set forth below for those certain loans (the "FDIC Loans") secured by mortgages or deeds of trusts held by MERS as mortgagee or beneficiary in a nominee capacity for the FEDERAL DEPOSIT INSURANCE CORPORATION (the "FDIC"), AS RECEIVER FOR AmTrust Bank (the "Receiver") (Org Id 1001625).

(1) Release the lien of any FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver;

(2) assign the lien of any FDIC Loan naming MERS as the mortgagee when the Receiver is also the current promissory note-holder, or if the FDIC Loan is registered on the MERS® System, is shown to be registered to the Receiver;

(3) execute any and all documents necessary to foreclose (or post-foreclosure, to sell to another entity) any property securing any FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;

(4) take any and all actions and execute all documents necessary to protect the interest of the Receiver, the beneficial owner of the FDIC Loans, or MERS, in any bankruptcy proceeding regarding a FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Receiver, the beneficial owner of the FDIC Loans, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;

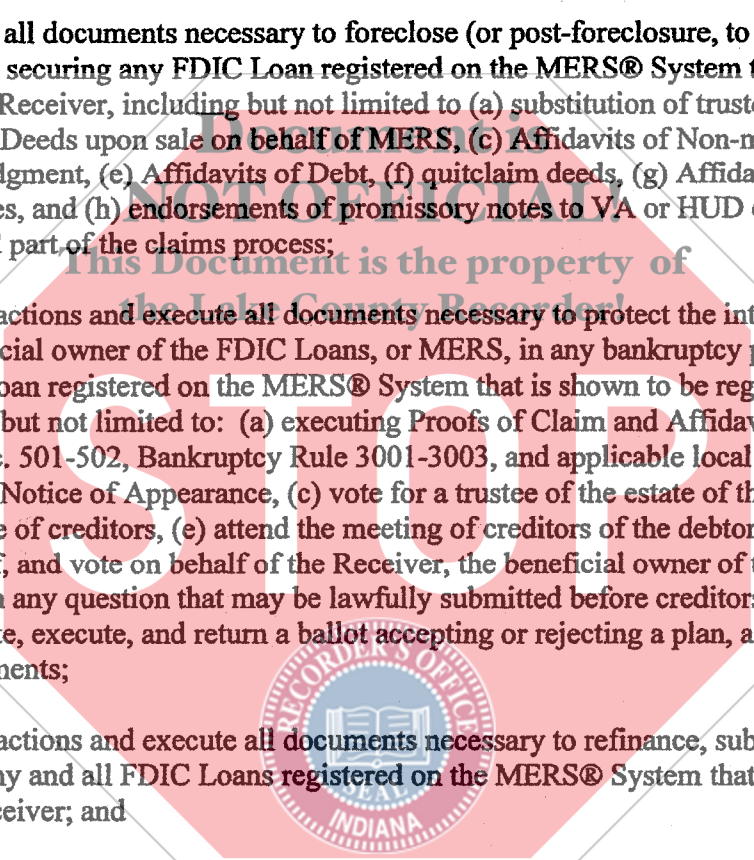
(5) take any and all actions and execute all documents necessary to refinance, subordinate, amend, or modify any and all FDIC Loans registered on the MERS® System that is shown to be registered to the Receiver; and

(6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc., to the Receiver that are received by the Receiver for payment on any FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver.

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LAKE COUNTY
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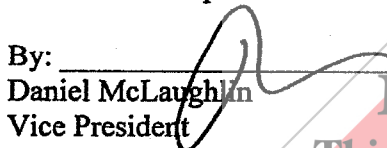
Agent(s) shall have full power and authority to act on behalf of MERS in these limited matters. This power and authority shall authorize Agent(s) to exercise all of MERS legal rights and powers, including all rights and powers that MERS may acquire in the future with regard to the FDIC Loans.

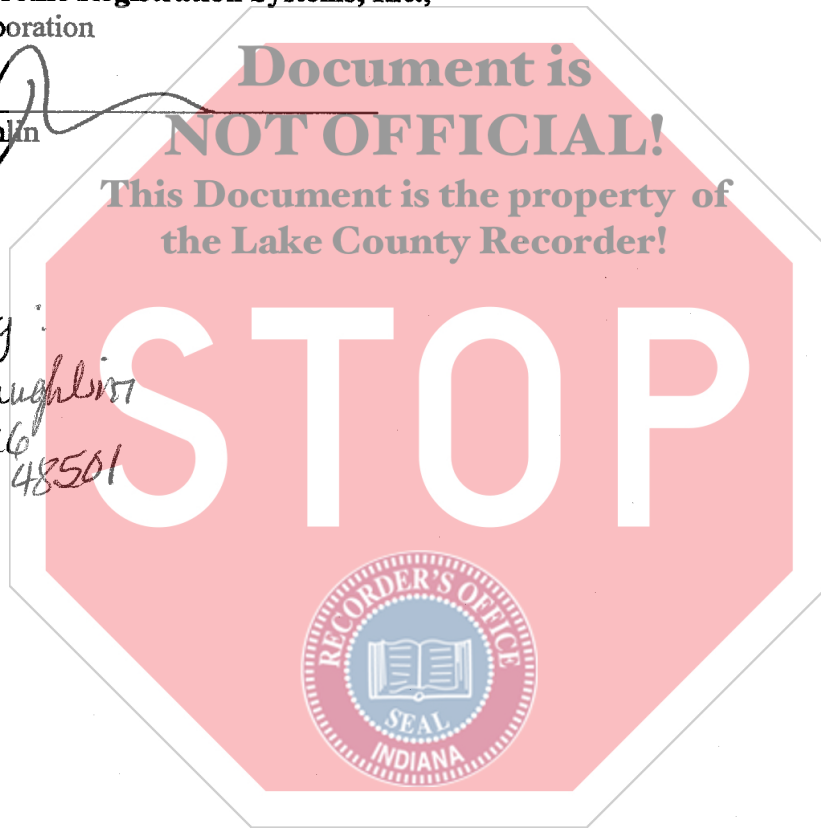
This Limited Power of Attorney shall be construed narrowly as a limited power of attorney. The description of specific powers above is intended to limit or restrict the powers granted in this Limited Power of Attorney.

This Limited Power of Attorney shall become effective immediately upon execution and shall expire (i) upon the termination or earlier repudiation (by the Receiver under 12 U.S.C. § 1821(e)) of the AmTrust Bank - MERS Agreement (as defined in the Letter Agreement), and (ii) as to any Agent(s), at such time as such Agent is no longer an employee or agent of the FDIC. This Limited Power of Attorney may be revoked by MERS and/or MERSCORP by providing written notice to Agent(s), but only at a time after all of the FDIC Loans have been transferred by MERS to the Receiver or a third party or parties designated by the Receiver.

Dated March 25, 2011.

Mortgage Electronic Registration Systems, Inc.,
a Delaware Corporation

By: 
Daniel McLaughlin
Vice President



Prepared by:
Daniel McLaughlin
PO Box 2026
Flint MI 48501

SCHEDULE A

Federal Deposit Insurance Corporation, as Receiver for AmTrust Bank (Org Id 1001625)

List of Agents for Mortgage Electronic Registration Systems, Inc.

Arons, Jennifer	Hurt, Myers	Robert, Victor
Bartzatt, Doug	Jackson, Diane	Rouch, Terry
Binsbacher, Robert	Jones, Blake D.	Ruhnke, Russell
Boyles, James	Jones, Ophelia	Ryan, Carl
Brown, Lloyd E.	Kadel, K. Kent	Salmon, Richard
Brown, Thornton	Kato, Ed	Saville, Linda
Ciurlino, Brent	Koontz, Robert G.	Schultz, Ellen
Cohen, Steve	Kunkel, Kurt	Sherrill, Phillip J.
D'Aries, Louis	LaRue, Donna	Smith, Denyail
Dea, Linda	Lee, Michael Cody	Smith, Jay
DiPanni, Edmund	Leone, Paul	Spence, Rosanna
Ferrulli, Anthony	Lewis, Gary L.	Stell, David
Fitzgerald, Robert	Malami, Ralph	Terry, William
Flook, Marilyn	Manning, Robert	Thomas, Phillip W.
Flores, Theresa	Mason, Enrique	Tong, Jeff
Gass, Robert	Massey, Ed	Trice, Richard
Gilroy, Greg	Massey, Wade	Trimper, Daniel R.
Gray, H. Jim	Menzel, Christian E.	Troquille Jr., Willard
Hackworth, Kenneth	Micheal, Matt	Uchino, Gary
Halapoff, Nicholas	Montanez, Frank	Walker, Dan
Hansen, Terri	Moran, Tom	White, Patricia
Hearn, Janice S.	Morbee, Jordae	Wielinski Jr., Lawrence A.
Henkes, Janine	Owens, George	Wood, William
Herron, C. Ray	Parrish, Jim	Woodward, Douglas E.
Houska, Tom	Patterson, Campbell L.	Zvara, William
Huizar, Jon	Pietri, Cesar	
Hunter, Gregory	Putzka, Briget	



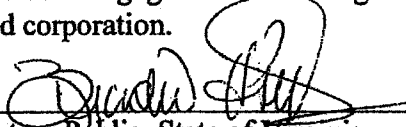
ACKNOWLEDGMENT

STATE OF VIRGINIA

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COUNTY OF FAIRFAX

This instrument was acknowledged before me on the 25th day of March, 2011, by Daniel McLaughlin, a duly authorized representative of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of said corporation.



Notary Public, State of Virginia

