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GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
SELECT PORTFOLIO SERVICING
PO BOX 65250
SLC UT 84165
BY: ZJM, DEPUTY - WI 2 P.

EQUICREDIT POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that EquiCredit Corporation of America does hereby make, constitute and appoint, irrevocably, Select Portfolio Servicing, Inc. (hereinafter referred to as SPS) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from EquiCredit to SPS pursuant to that certain Purchase and Sale Agreement dated as of December 31, 2001, and does authorize and appoint the above named attorneys to execute, sign, deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kind and nature as may be necessary or proper for said premises.

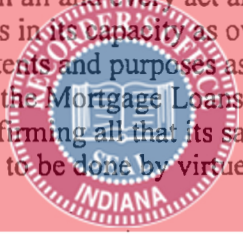
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NOT OFFICIAL!

EquiCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of EquiCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of EquiCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of EquiCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossession proceeding with respect to Mortgage Loan and (v) to execute on behalf of EquiCredit any documents for the closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to the Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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[SIGNATURE AND ACKNOWLEDGMENT ON FOLLOWING PAGE]

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IN WITNESS WHEREOF the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 25 day of February, 2008

EquiCredit Corporation of America

By: [Signature]
Name: James B. Dodd
Title: Senior Vice President

WITNESS:

By: [Signature]
Name: GREG BLACKMER
Title: VICE PRESIDENT

WITNESS:

By: [Signature]
Name: MARY A. RITCHIE
Title: CUSTOMER SERVICE



STATE OF Florida


COUNTY OF Duval

On February 25, 2008, before me personally appeared James B. Dodd, Greg Blackmer, and Mary A. Ritchie each of whom is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, executed this Limited Power of Attorney.

WITNESS my hand and official seal.

[Signature]
Notary Public



 JAMES RAULERSON
Notary Public, State of Florida
Commission# DD 350923
My comm. expires Dec. 21, 2008