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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

RECORDERS PAGE

Prepared by: Catherine M. Gorlewski
Bank of America, N.A.
P.O. Box 9000
Getzville, NY 74068-9000
800-285-6000

Return to:  Title Services Corporation
603 Commercial St.  # 053711
Waterloo, IA 50701

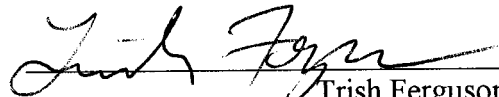
Grantor: Bank of American Technology and Operations, Incorporation

Grantee: Fidelity National Foreclosure Solutions

Legal Description:

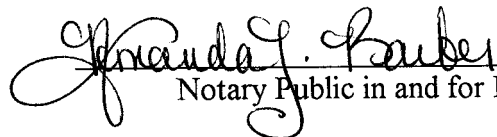
The West 107 Feet of the North 120 Feet of Lot 8 of Hankins Lakeside Estates First Subdivision of Part of the South 21 1/2 Acres of the Southeast Quarter of the Northeast Quarter (SE 1/4-NE 1/4) of Section 17, Township 88 North, Range 4 West of the Fifth Principal Meridian, Delaware County, Iowa, according to the plat recorded in Book 2000, Page 3232

I Trish Ferguson, REO Department Manager of Title Services Corporation, hereby swear that the foregoing Limited Power of Attorney is a true, correct, and exact copy of the original.

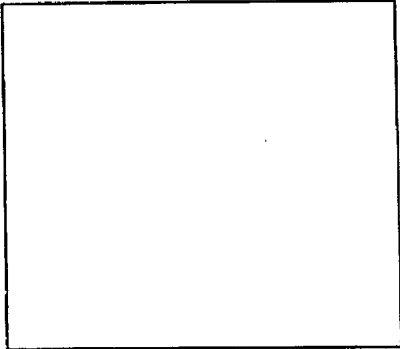

Trish Ferguson

Subscribed and sworn to before me by Trish Ferguson this 21 day of June, 2006




Notary Public in and for Iowa

**LIMITED
POWER OF ATTORNEY**



Know that Bank of America Technology and Operations, Incorporated, ("BATO"), a Delaware corporation having offices at 525 North Tryon Street Charlotte, North Carolina, 28255, (including all BATO affiliates, but not limited to, Bank of America, N.A.), pursuant to that certain Default Services Agreement between BATO and Fidelity National Foreclosure Solutions dated as of June 01, 2003, does hereby make, constitute, and appoint Fidelity National Foreclosure Solutions, a division of Fidelity National Title Company, a Delaware corporation having offices at 1270 Northland Drive, Suite 200, Mendota Heights, MN 55120 ("Fidelity"), for BATO's benefit and in BATO's name, place, and stead, as BATO's true and lawful attorney-in-fact, with full power of substitution;

BATO hereby grants to the aforementioned attorney-in-fact authority to act in any manner necessary and proper to exercise the following powers as fully as BATO might or could do and perform by itself:

In the name of BATO, to: (a) execute assignments of mortgages or deeds of trust; (b) execute substitutions of trustee in deeds of trust, deeds to secure the debt, or co-ops and other forms of security instruments; (c) execute Affidavits of Non-military Status; (d) execute Affidavits of Judgment; (e) execute Affidavits of Debt; (f) execute conveyance by Special and/or General Warranty or other Deeds; (g) execute Affidavits regarding lost promissory notes; (h) such other documents as may be necessary and proper to carry into effect the powers granted herein or to provide foreclosure and other related default services as requested by BATO; and (i) provide bankruptcy services in the name of BATO as follows:

- 1) Prepare Proofs of Claim and Affidavits of Movant in support of motions or other actions based upon and relying on information available in the undersigned's computer system and on information provided by the undersigned's employees;
- 2) Execute Proofs of Claim;
- 3) Perform all acts in furtherance of filing of Proofs of Claim including, but not limited to acts under 11 U.S.C. §501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules;
- 4) Vote for a trustee of the estate of the debtor;
- 5) Vote for a committee of creditors;

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- 6) Attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on the undersigned's behalf on any question that may be lawfully submitted before creditors in such a meeting;
- 7) Complete, execute, and return a ballot accepting or rejecting a plan (pursuant to BATO servicing guidelines or business rules); and
- 8) Execute Reaffirmation Agreements.

For the undersigned in all cases and matters arising under the United States Bankruptcy Code, 11 U.S.C. §101 et seq., and which are duly referred to Fidelity by BATO for handling.

This Limited Power of Attorney shall be effective June 01, 2003, and shall continue until the earliest of: (a) the date of its revocation by BATO; (b) June 01, 2006; or (c) the date Fidelity shall have become bankrupt, dissolved, insolvent, or liquidated; it being expressly acknowledged by BATO that any such acts as may have been performed by the aforementioned attorney-in-fact pursuant to the Limited Power of Attorney on or prior to the date immediately preceding listed events (a) through (c) shall be and remain binding and effective as if any such event or events had not occurred.

IN WITNESS WHEREOF, BATO, by and through its duly authorized officers, has caused this Limited Power of Attorney to be executed and subscribed in its name as of October 29, 2003.

**BANK OF AMERICA TECHNOLOGY AND
OPERATIONS, INCORPORATED**

BY: TONYA M. JESSE
Name: Tonya M. Jesso
Its: Vice President

County of Mecklenburg }
State of North Carolina } ss.

Acknowledged before me on October 29, 2003, by Tonya M. Jesso, who says that s/he is the Vice President of the corporation named above and is authorized to execute this power of attorney in its behalf.

[Signature]
Notary Public

