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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

LIMITED POWER OF ATTORNEY

Prepared by:
Melisa Wisell
Coldwell Banker Corporate REO Division
7100 W. Commercial Blvd Suite 101
Lauderhill, FL 33319
321-253-9662

When Recorded return to:
Title Services Corporation
603 Commercial St.
Waterloo, IA 50701

ENV.
ⓧ RETURN TO:
American Escrow Inc.
373 Collins Road NE Suite 213
Cedar Rapids, IA 52402

Grantor:
PHH Mortgage Corporation f/k/a Cendant Mortgage

Grantee:
Coldwell Banker Residential Real Estate, Inc.

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **PHH MORTGAGE Corporation**, FORMERLY KNOWN AS Cendant MORTGAGE, 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

COLDWELL BANKER RESIDENTIAL REAL ESTATE INC., with its office located at **7100 West Commercial Blvd., Fort Lauderdale, FL 33319**, 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 Corporation on the following terms and conditions:

1. Said attorney in fact shall be authorized to do and perform, on behalf of PHH Mortgage corporation 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, as fully, to all intents and purposes, as PHH Mortgage corporation might or could do itself, with respect to such management and disposition of such REO. PHH Mortgage Corporation 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 Corporation 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.

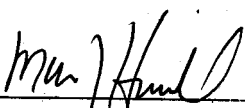
2. This Special Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by PHH Mortgage Corporation.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 4th day of October, 2006.

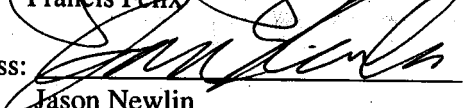
ATTEST:

PHH MORTGAGE Corporation

By: 
Name: Christopher B. Mayall
Title: Assistant Vice President

By: 
Name: Marc Hinkle
Title: Vice President

Witness: 
Francis Felix

Witness: 
Jason Newlin

STATE OF NEW JERSEY

)SS:

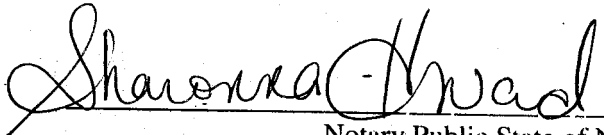
COUNTY OF BURLINGTON

On this 4th day of October, 2006, before me, a Notary Public of the State of New Jersey, personally appeared Marc J. Hinkle, and Christopher B. Mayall, 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:

SHARONNA HOWARD
ID # 2346203
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 6/26/2011


Notary Public State of NJ