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Document 2011 238 Type 06 009 Pages 3
Date 1/18/2011 Time 4:08:30PM
Rec Amt \$19.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

(AREA ABOVE IS RESERVED FOR COUNTY - RECORDING INFORMATION)

(Limited Power of Attorney)

(_____) _____
State County/Town

Document Dated: 03/04/2009

Grantor: Government National Mortgage Association
451 7th Street SW 6th Floor
Washington, DC 20410

Grantee: BAC Home Loans Servicing, LP
2575 W. Chandler Blvd.,
Chandler, AZ 85224

Prepared By: Manju John

SNV.
②

AFTER RECORDING, RETURN BY MAIL TO:
RECONTRUST COMPANY, N.A
2575 W. Chandler Blvd., Rd, MS: AZ1-804-02-11
Chandler, AZ 85224

LIMITED POWER OF ATTORNEY

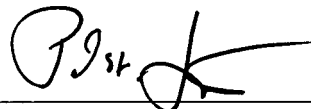
GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having its principal place of business in Washington, D.C. ("Ginnie Mae") hereby appoints **BAC Home Loans Servicing, LP** as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with Ginnie Mae-owned mortgage pooled loans described in that certain Contract Number **C-OPC-23289**, entered into by and between Ginnie Mae and **BAC Home Loans Servicing, LP** dated **March 4, 2009** ("Contract") for the purpose of performing all acts and executing all documents in the name of Ginnie Mae necessary and incidental to transfer of said loans, including but not limited to:

1. Acceptance of money due or to become due from borrowers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Veteran's Affairs, the United States Department of Housing and Urban Development, and any other government entity or state or federal law;
3. Foreclosing delinquent loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgage properties;
4. Filing and processing claims and accepting claim proceeds from mortgage insurance or loan guarantee claims paid and endorsing to the order of **BAC Home Loans Servicing, LP**, any checks which are made payable to the order of Ginnie Mae;
5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant;
6. Selling, transferring, or disposing of real property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer, or disposition and to receive proceeds checks made payable to the order of Ginnie Mae;
7. Preparing, executing and delivering satisfactions, cancellations, discharges, full or partial reconveyances or full or partial release of lien; appointing substitute trustee(s), entering into assumption agreements;
8. Preparing, executing and delivering deeds to vest title to properties in the Secretary of Housing and Urban Development, or the Administration of Veteran's Affairs;
9. Endorsing promissory notes from Ginnie Mae to **BAC Home Loans Servicing, LP** and executing assignments from Ginnie Mae to **BAC Home Loans Servicing, LP** of mortgages, deeds of trusts, deeds to secure debt, and other security instruments securing said promissory notes;
10. Any and all such other acts of any kind and nature whatsoever **BAC Home Loans Servicing, LP** may find necessary to transfer said loans.

Ginnie Mae further grants to the **BAC Home Loans Servicing, LP** full power and authority to do and perform all acts necessary to effect the ownership interest of **BAC Home Loans Servicing, LP**, pursuant to the Contract, to carry into effect the powers granted by or under this limited power of attorney as fully as Ginnie Mae might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for.

This limited power of attorney shall be effective as of March 4, 2009, and shall continue in full force and effect until the date of expiration or termination of Contract C-OPC-23289, including any extensions thereof.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

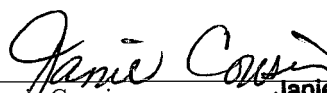
By: 
Paul St. Laurent, III
Assistant Vice President

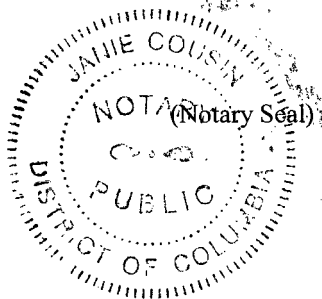

H. Elizabeth Faunce
Assistant Secretary

DISTRICT OF COLUMBIA
WASHINGTON, DC

On this November 30, 2009, before me, the undersigned, a Notary Public in Washington, DC, personally appeared Paul St. Laurent, III and H. Elizabeth Faunce, personally known to me to be the persons who executed the within instrument as the Assistant Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named and they duly severally acknowledged said instrument to be the act and deed of said corporation and that they executed said instrument and affixed the corporate seal for the purposes therein contained.

Witness my hand and seal.


Jamie Cousin
Notary Public, District of Columbia
My Commission Expires 3/31/2011


JAMIE COUSIN
NOTARY PUBLIC
DISTRICT OF COLUMBIA