

After Recording return to: ✓
Shapiro & Tucker, L.L.P.
2107 5th Avenue North
Suite 500
Birmingham, AL 35205
(205) 323-7757 x. 22

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That Wells Fargo Home Mortgage, Inc., has made, constituted and appointed, and by these presents does make, constitute and appoint Chalice E. Tucker, of the firm of Shapiro & Tucker, L.L.P., 2107, 5th Avenue North, Suite 500, Birmingham, AL 35203, individually and not jointly, its true and lawful attorney in fact for, and in its name, place and stead, and for its use and benefit, for every act customarily and reasonably necessary and appropriate for:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavits and Notices of Default on Mortgages wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs and Secretary of Housing and Urban Development to convey properties in which the Mortgage foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignments of beneficial interest to the investor on mortgage loans in which Wells Fargo Home Mortgage, Inc. is the beneficiary of record of the Mortgage.

Giving and granting unto said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done to accomplish the foregoing as the principal above-named might or could do as if personally present, with full powers of substitution and reservation, hereby confirming and ratifying all that the principal's attorney in fact shall lawfully do or cause to be done by virtue of these presents. The undersigned fully acknowledges and understands that said attorney-in-fact is being granted authority to appoint himself or a business in which he has a pecuniary interest as trustee to conduct foreclosures for Wells Fargo Home Mortgage, Inc. on a for profit basis and has consulted independent counsel regarding same.

By exercise of this limited power, the attorney(s)-in-fact shall indemnify Wells Fargo Home Mortgage, Inc. from all claims, demands, suits, penalties or actions, and from all attendant losses, costs and expenses for any claims against, or losses or liability of Wells Fargo Home Mortgage, Inc. for any cause to the extent the same arise out of, or result from, default in the performance of, or the negligent performance of, or willful misconduct regarding any obligation of the attorney(s)-in-fact under this power.

This limited power of attorney shall be effective from the date of execution hereof until December 31, 2010, or such time as Wells Fargo Home Mortgage, Inc. or its successor revokes it in writing.

IN WITNESS WHEREOF, **Rachael I. Hendrickson-Browder** has hereunto set his/her hand and seal this 21st day of, **June, 2002**.

Seal

Wells Fargo Home Mortgage, Inc.

Signed: _____

Printed name: **Rachael I. Hendrickson-Browder**

Title: **Assistant Vice President**

STATE OF **IOWA**

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) ss.

COUNTY OF **POLK**

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This is to certify that on the 21st day of **June, 2002**, before me, a notary public in and for the State of **IOWA**, personally appeared **Rachael I. Hendrickson-Browder**, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that s/he, being informed of the contents thereof, s/he executed the foregoing document as **Assistant Vice President** of Wells Fargo Home Mortgage, Inc., voluntarily for and as the act of said corporation, acting in said capacity, as aforesaid.

Given under my hand this 21st day of **June, 2002**.



Seal

Rebecca Bowlsby

Notary public in and for:

My commission expires: