LIMITED POWER OF ATTORNEY

Shelby Cnty Judge of Probate, AL 08/06/2007 12:57:17PM FILED/CERT

STATE OF TEXAS COUNTY OF DALLAS ss. KNOW ALL MEN BY THESE PRESENTS:

That, ASSOCIATES FIRST CAPITAL CORPORATION, A DELAWARE CORPORATION, (AFCC) successor by reason of merger with the following companies:

Associates Company

State of Incorporation

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Associates Financial Services Company of Arizona, Inc	Arizona
Associates Financial Services of America, Inc	Arizona
Associates Financial Services Company of Colorado, Inc	Colorado
Associates Financial Services of America, Inc	Connecticut
Associates Financial Services Company of Connecticut, Inc	Connecticut
Associates Financial Services Company of Delaware, Inc	Delaware
Associates Financial Services Company of America, Inc	Georgia
Associates Financial Services Company of Idaho, Inc	Idaho
Associates Financial Services Company of Iowa, Inc	Iowa
Associates Financial Services Company of Indiana, Inc	Indiana
Associates Financial Services Company of Kansas, Inc	Kansas
Associates Financial Services of America, Inc	Louisiana
Associates Financial Services Company of Maryland, Inc	Maryland
Associates Financial Services Company of Michigan, Inc	Michigan
Associates Financial Services Company of Montana, Inc	Montana
Associates Financial Services Company of Nebraska, Inc	Nebraska
Associates Financial Services Company of New Hampshire, Inc	New Hampshire
Associates Financial Services of America, Inc	New Hampshire
Associates Financial Services Company of New Mexico, Inc	New Mexico
Associates Financial Services Company of New York, Inc	New York
Associates Financial Services Company of North Carolina, Inc	North Carolina
Associates Financial Services Company of Ohio, Inc	Ohio
Associates Financial Services Corporation	Ohio
Associates Financial Services Company of Oklahoma, Inc	Oklahoma
Associates Consumer Discount Company	Pennsylvania
Associates Financial Services Company of South Carolina, Inc	South Carolina
Associates Financial Services Company of South Dakota, Inc	South Dakota
Associates Financial Services Company of Tennessee, Inc	Tennessee
Associates Financial Services Company of Utah, Inc	Utah
Associates Financial Services Company of Wisconsin, Inc	Wisconsin
Associates Financial Services Company of Wyoming, Inc	Wyoming
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and acting by and through its duly authorized officers and agents, and pursuant to the terms of that certain Service Agreement, effective as of January 21, 2003, entered into between CitiFinancial Mortgage and Burrow Closing Management Corporation, has made, constituted and appointed, and by these presents does hereby make, constitute and appoint National Default REO Services, a Delaware Limited Liability Company, d/b/a First American Asset Closing Services, its true and lawful Attorney ("Attorney in Fact") in its name, place and stead to do and perform the following acts, which are limited to real property and any improvements and fixtures located thereon (together called the "Property") which are owned by: Associates First Capital Corporation (AFCC);

To sign, seal, execute, acknowledge, and deliver, on behalf of the undersigned, such special warranty deeds, limited warranty deeds, warranty deeds or quitclaim deeds as may be necessary for the conveyance of the Property pursuant to the Service Agreement, at the closing of the sale of the Property, but only with respect to said Property, including with regard to real property, to execute, to acknowledge, to seal, to deliver and to revoke:

- deeds and instruments (including but not limited to HUD-1 Settlement Statements, Affidavits, Bills of a) Sale and any other documents (excluding releases) necessary to transfer real property on behalf of Citifiancial Mortgage to convey title to 1-4 unit real estate owned by Associates First Capital Corporation;
- documents (excluding releases) required of Associates First Capital Corporation as a seller of real b) estate, or otherwise required to be prepared and executed in connection with the sale of such real estate, to include but not be limited to a HUD-1; and
- documents (excluding releases) required of Associates First Capital Corporation to obtain, transfer c) and/or convey title or ownership rights to mobile homes, modular homes or manufactured homes.

All rights, power and authority of said Attorney in Fact to exercise any and all rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein granted shall be in full force and effect until revoked by the

undersigned, and no firm, person or corporation dealing with its said Attorney in Fact, shall be deemed to have knowledge of its revocation, except for actual knowledge of such revocation or until such revocation is filed by Associates First Capital Corporation, is successors or assigns, in the real property records of the county or town where the Property is situated.

This Limited Power of Attorney is given pursuant to the resolutions adopted on February 11, 2003, by the Board of Directors of Associates First Capital Corporation. It is the understanding of the undersigned that notwithstanding any provisions of the Texas Trust Act, nothing in this Power of Attorney shall prevent First American Asset Closing Services, from acting in its capacity as Attorney in Fact on behalf of Associates First Capital Corporation covering the Property that is the subject of this Limited Power of Attorney.

Executed this 28 day of 50, 2004

ASSOCIATES FIRST CAPITAL CORPORATION, A DELAWARE CORPORATION, (AFCC) SUCCESSOR BY REASON OF MERGER

By:

Rod Wylie, Vice President

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STATE OF TEXAS
COUNTY OF DALLAS

This instrument was acknowledged before me this 28 day of 7, 2004, by Rod Wylie, Vice President of ASSOCIATES FIRST CAPITAL CORPORATION, A DELAWARE CORPORATION, on behalf of said corporation.

Notary Public

My Commission expires: 4/12/08 Commission No. 124891313

AFTER RECORDING RETURN TO:

Raymond K. Steele, Associate General Counsel CitiFinancial Mortgage Company, Inc. 250 East John Carpenter Freeway – 7D Irving, Texas 75062 JOHN MATTHEW HENNEBURY

Notary Public, State of Texas

My Commission Expires

April 12, 2008