

**LIMITED POWER OF ATTORNEY**  
**(Multiple Principals)**

STATE OF ALABAMA

COUNTY OF Jefferson

20090109000038750 1/2  
Bk: LR200901 Pg: 7913  
Jefferson County, Alabama  
I certify this instrument filed on:  
01/09/2009 03:51:03 PM PDA  
Judge of Probate- Alan L. King

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vision Drive, Columbus, Ohio, 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint Sirote & Permutt, P.C. ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of the foreclosure of loans (as hereinafter defined) located in the State of Alabama.

This Limited Power of Attorney arises out of a certain Attorney/Trustee Agreement as amended from time to time pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in Fact has agreed to prosecute foreclosure of loans referred to it by any Principal. Chase does hereby grant to Attorney in Fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the prosecution and disposition of the foreclosure of loans pursuant to the Agreement, including but not limited to:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavit, Notice of default, Notice of sale, Appointment of Successor Trustee or Substitution of Trustee and Verifications of Debt 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, Secretary of Housing and Urban Development, Deeds to the Federal National Mortgage Association, and Deeds to the Federal Home Loan Mortgage Corporation, 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 assignment of beneficial interest to the investor on mortgage loans in which the principal is the beneficiary of record of the Mortgage.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; entering into granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or chose-in-action either in favor of or against Chase or any affiliate thereof; or entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the 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 shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3<sup>rd</sup>) anniversary of the execution date hereof.

The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signed this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

Executed this 7 day of January, 2009

[Signature]

(printed name)

Authorized Vice President of:

CHASE HOME FINANCE LLC, A DELAWARE LIMITED LIABILITY COMPANY  
JPMORGAN CHASE BANK, N.A.  
CHASE BANK USA, N.A.

Signed in the presence of:

[Signature]  
[Signature]  
(printed name)

(printed name and title)

STATE OF Ohio )  
COUNTY OF Franklin )

This instrument was acknowledged before me this 7 day of January, 2009 by Ralph Gerardi, the Vice President of Chase Home Finance LLC, a Delaware Limited Liability Company, and JPMorgan Chase Bank, N.A., on behalf of said Principals.



VALERIE RAMOS  
Notary Public, State of Ohio  
My Commission Expires Jan. 7, 2013

[Signature]  
Notary Public

My Commission expires: 1/7/2013  
Commission No. 206462

AFTER RECORDING RETURN TO:

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\_\_\_\_\_  
\_\_\_\_\_

20090109000038750 2/2  
Bk: LR200901 Pg: 7913  
Jefferson County, Alabama  
01/09/2009 03:51:03 PM POA  
Fee - \$8.00

Total of Fees and Taxes-\$8.00  
HATCHERK



20090220000061890 3/3 \$17.00  
Shelby Cnty Judge of Probate, AL  
02/20/2009 02:23:46PM FILED/CERT

**State of Alabama**

**Jefferson County**

I, the Undersigned, as Judge of Probate Court in and for Jefferson County, Alabama, hereby certify that the foregoing is a full, true and correct copy of the instrument with the filing of same as appears of record in this office. Given under my hand and official seal, this the 22 day of Jan, 2009

Alan L. King

**JUDGE OF PROBATE**