



08/03/2009 12:00:32 PM

200900220869

POA 1/4

This Document Prepared By and
Recording Requested By:
MGC MORTGAGE, INC.
Allison Martin, Manager
Document Control Dept.
7195 Dallas Parkway
Plano, Texas 75024

Return To:
MGC MORTGAGE, INC.
Attn: Document Control
7195 Dallas Parkway
Plano, Texas 75024

BC #BEAL POA

**LIMITED POWER OF ATTORNEY FOR KENT TWITCHELL, VICE
PRESIDENT OF BEAL SERVICE CORPORATION, ATTORNEY-IN-
FACT FOR BEAL BANK**

DALLAS COUNTY, TX



20100325000086210 1/4 \$20.00
Shelby Cnty Judge of Probate, AL
03/25/2010 10:47:58 AM FILED/CERT

2009-15000
Record & Return To:
North American Title Agency
1040 Kings Highway North
Suite 700
Cherry Hill, NJ 08034
(856) 779-0099

When Recorded Mail To:

MGC Mortgage, Inc.
7195 Dallas Parkway
Plano, TX 75204

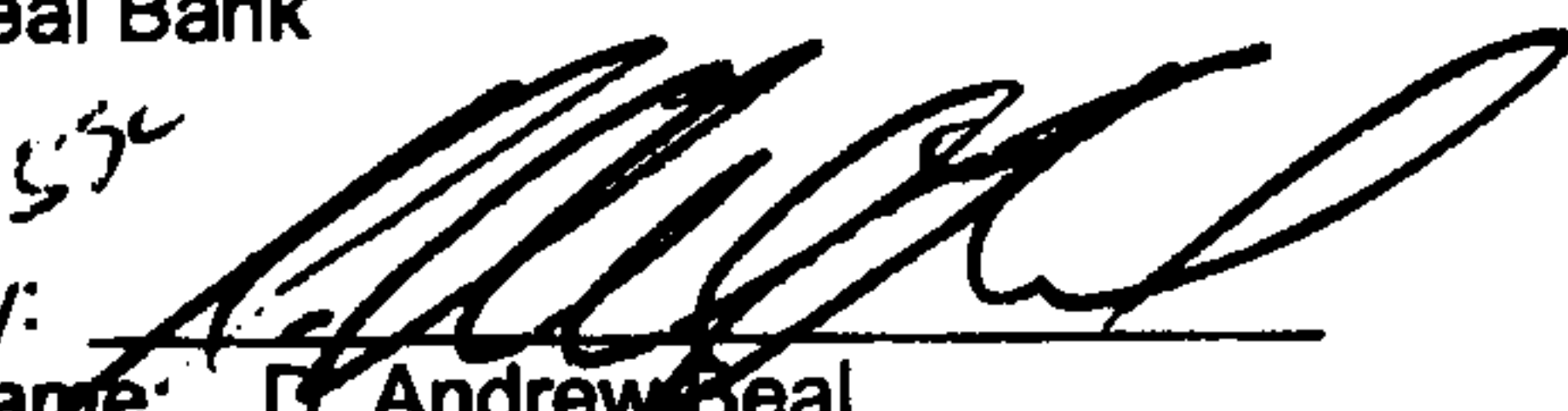
LIMITED POWER OF ATTORNEY

From time to time Beal Bank ("Beal") may permit MGC Mortgage, Inc. to service certain residential mortgage loans owned by Beal with an unpaid principal balance of less than \$1 million (the "Mortgage Loans"). In order to facilitate such servicing, Beal hereby constitutes and appoints Kent Twitchell, Vice President, Beal Service Corporation, acting alone, as its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents for the purpose of (i) procuring, preparing, completing and recording any mortgage, deed of trust or similar security instrument ("Mortgage") and any assignment of Mortgage or reconveyance or release instrument which is required (a) for the proper servicing of the related Mortgage Loan or otherwise necessary to cure any defect in the chain of title, (b) to ensure that record title to the Mortgage Loan vests in the proper party, and (c) for any other transfer of record title which is required with respect to the Mortgage Loans or the underlying security interest related to each Mortgage Loan; (ii) ensuring that each promissory note related to each Mortgage Loan has been properly endorsed to the proper person or entity; (iii) curing any defects associated with any other document or instrument with respect to a Mortgage Loan related to the servicing thereof; (iv) pursuing, prosecuting and defending foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to properties subject to the Mortgage Loans (the "Mortgage Properties"); (v) executing all deeds, tax declarations, certificates and any other documents or instruments necessary, appropriate or required to list, sell, transfer and assign Mortgage Properties acquired by Beal either by foreclosure or by deed in lieu of foreclosure, with any such deed to be without recourse; (vi) taking such further actions as are deemed necessary or required to service, administer and enforce the terms of the Mortgage Loans; and (vii) endorsing checks, drafts and other evidences of payment made payable to Beal regarding the Mortgage Loans.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all things requisite, necessary, and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, as if the undersigned were personally present. This Limited Power of Attorney is executed and is effective as of this 27th day of April 2009, and expires on the first anniversary date thereafter.

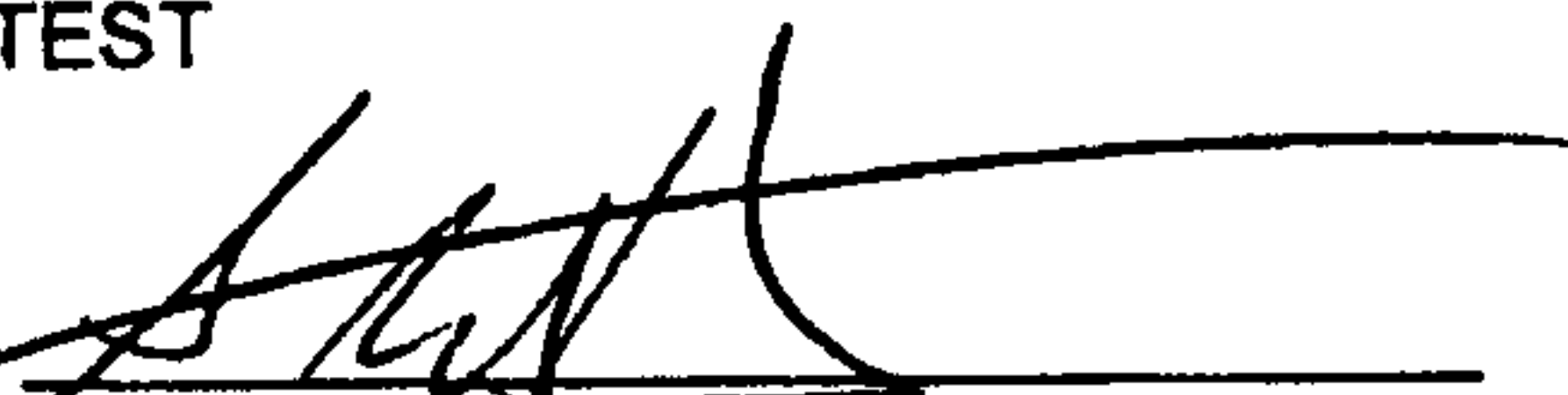
Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise.

Beal Bank

By: 

Name: D. Andrew Beal
Title: President

ATTEST

By: 

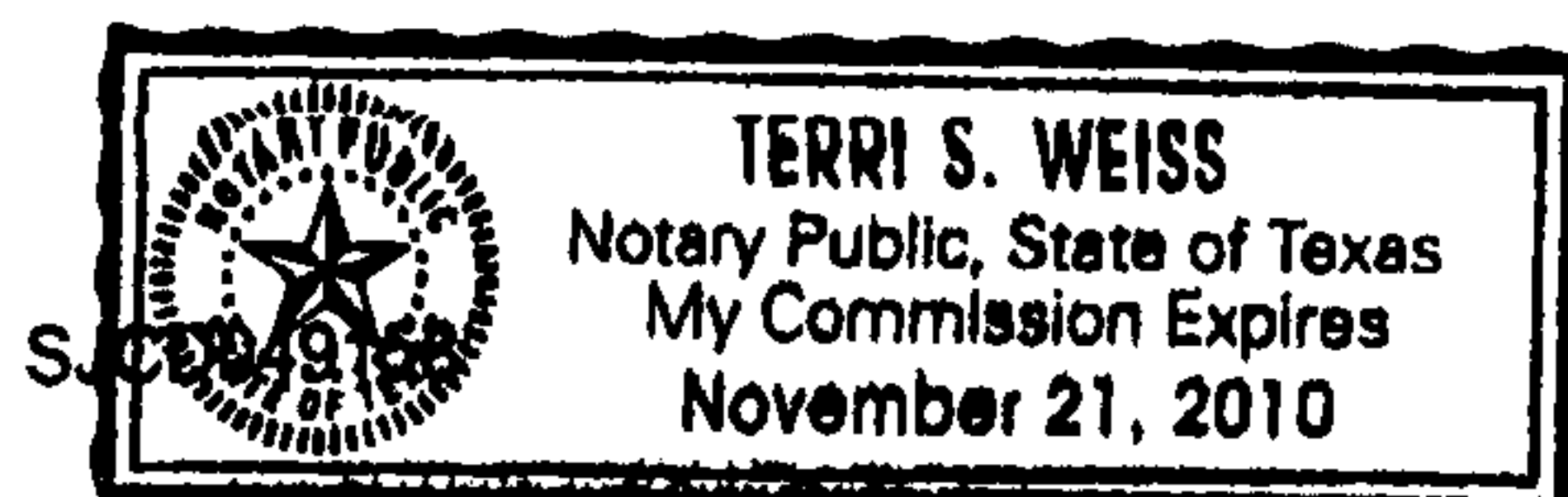
Name: Stephen J. Costas
Title: General Counsel

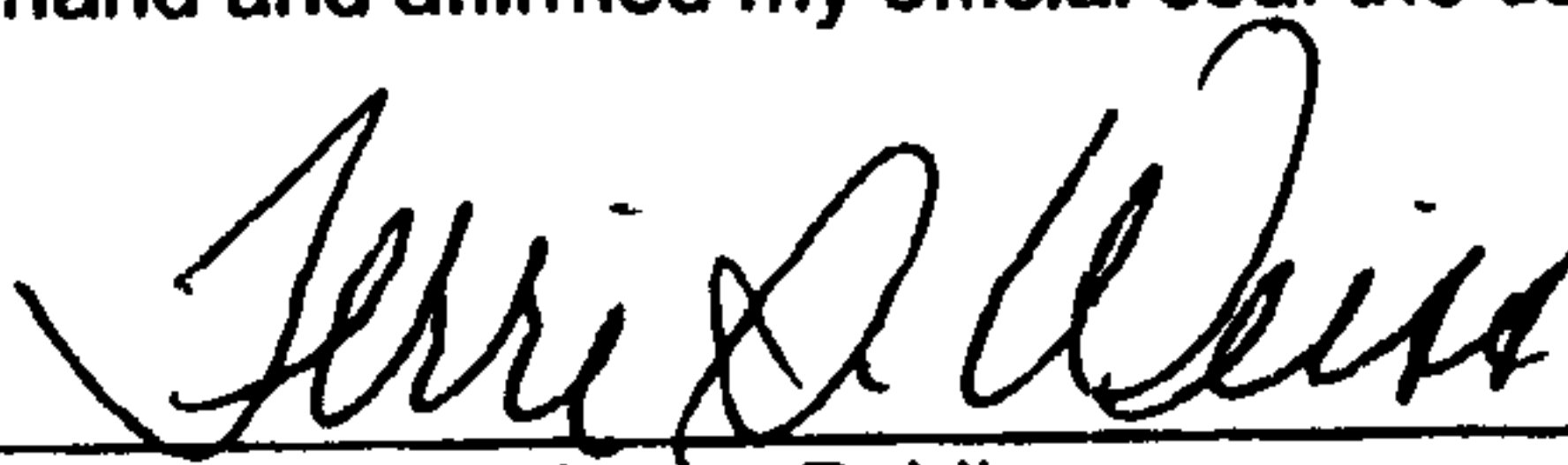
STATE OF TEXAS)

COUNTY OF COLLIN)

On this 27th day of April in the year 2009 before me, Terri S. Weiss, a Notary Public of said state, duly commissioned and sworn, personally appeared D. Andrew Beal and Stephen J. Costas, known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of Beal Bank.

IN WITNESS WHEREOF, I have hereunto set my hand and affirmed my official seal the day and year in this certificate first above written.




Notary Public



20100325000086210 2/4 \$20.00
Shelby Cnty Judge of Probate, AL
03/25/2010 10:47:58 AM FILED/CERT

James M. Zugay, Esq.
Recorder of Deeds
(717) 780-6560

Candace E. Meck
First Deputy



Recorder of Deeds

Harrisburg, Pennsylvania

CERTIFIED END PAGE

Location:
Dauphin County Courthouse
Room 102
Front & Market Streets
Harrisburg, PA 17101

INSTRUMENT #: 20090023303
RECORD DATE: 7/14/2009 3:57:04 PM
RECORDED BY: BFOURA
DOC TYPE: POA
AGENT: NORTH AMERICAN TITLE AGENCY
DIRECT NAME: BEAL BANK
INDIRECT NAME:

RECORDING FEES - State: \$0.50
RECORDING FEES - County: \$13.00
ACT 8 OF 1998: \$5.00

UPICount: 0
UPIFee:
UPIList:

I Certify This Document To Be Recorded
In Dauphin County, Pennsylvania.



James M. Zugay, Recorder of Deeds



20100325000086210 3/4 \$20.00
Shelby Cnty Judge of Probate, AL
03/25/2010 10:47:58 AM FILED/CERT

THIS IS A CERTIFICATION PAGE

PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

Filed and Recorded
Official Public Records
John F. Warren, County Clerk
Dallas County, TEXAS
08/03/2009 12:00:32 PM
\$24.00



JF2

200900220869



20100325000086210 4/4 \$20.00
Shelby Cnty Judge of Probate, AL
03/25/2010 10:47:58 AM FILED/CERT

THE STATE OF TEXAS
COUNTY OF DALLAS

I hereby certify that the above and foregoing is a full, true, and correct photographic copy of the original record now in my lawful custody and possession, filed on the date stamped thereon and as the same is recorded in the Recorder's Records in my office under the volume and page or instrument # stamped thereon.
I hereby certify on

NOV 24 2009



COUNTY CLERK, Dallas County, Texas
By *[Signature]* Deputy