## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That Wells Fargo Bank N.A., has made, constituted and appointed, and by these presents does make, constitute and appoint John J. Keeling and W. Barrington King, Jr. of the firm of Morris Hardwick Schneider, LLC, 2718 20th Street South, Suite 210, Birmingham, AL 35209, 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 Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to Federal National Mortgage Association, and Deeds to 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 or where the owner of the loan is Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, and Deeds and assignment of foreclosure bids to the investor on mortgage loans in which Wells Fargo Bank N.A. 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 Bank N.A. 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 Bank N.A. 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 Bank N.A. 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, 2015 or such time as Wells Fargo Bank N.A. or its successor revokes it in writing.

IN WITNESS WHEREOF, Beena Menon has hereunto set his/her hand and seal this Ath day of, April, 2012.

Seal

Signed:

Printed name: Beena Menon

Title: Senior Vice President

STATE OF South Carolina )
COUNTY OF York )

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This is to certify that on the th day of April, 2012, before me, a notary public in and for the State of South Carolina, personally appeared Beena Menon, 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 Senior Vice President of Wells Fargo Bank N.A., voluntarily for and as the act of said corporation, acting in said capacity, as aforesaid.

Given under my hand this 25th day of April 2012.

Notary public in and for:
My commission expires:

Seal

