

LISA SMITH, COUNTY RECORDER  
MADISON IOWA

**LIMITED POWER OF ATTORNEY  
Recorder's Cover Page**

**Prepared by:** Melinda Garrot  
Wells Fargo Bank  
One Home Campus X2403-OE  
Des Moines, IA 50328  
301-846-8007

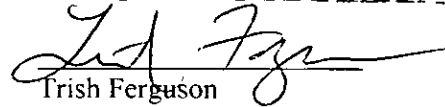
✓ **Return to:** Title Services Corporation  
603 Commercial St.  
Waterloo, Iowa 50701  
319-236-9002

**Grantor:**  
SFJV 2005, LLC

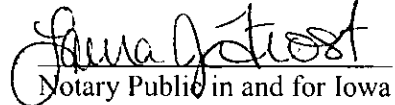
**Grantee:**  
Wells Fargo Bank, N.A.

STATE OF IOWA, COUNTY OF Black Hawk, ss:

I, Trish Ferguson REO Department Manager of Title Services Corporation, hereby swear that the following Power-of-Attorney is a true, correct, and exact copy of the original.

  
Trish Ferguson

Subscribe and sworn to before me by Trish Ferguson this 6<sup>th</sup> day of March, 2008

  
Notary Public in and for Iowa





Document 073260

Book 2007 Page 3260 Type 04 003 Pages 3

Date 6/28/2007 Time 3:22 PM

Rec Amt \$17.00

SHERYL J THUL, COUNTY RECORDER  
BOONE IOWA

When Recorded Mail To: Title Services Corp. 603 Commercial St., Waterloo, IA 50701

Prepared by: Melinda Garrett, Wells Fargo Bank, One Home Campus, X2903-0E  
Des Moines IA 50328

Space above this line for Recorders Use

**Limited Power of Attorney**

SFJV 2005, LLC, a Limited Liability Company organized and existing under the laws of the state of Delaware ("Owner") hereby constitutes and appoints Wells Fargo Bank, N.A, a Corporation organized out of the United States of America ("WFHM" or "Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead. This limited power of attorney is given pursuant to a certain Subservicing Agreement ("Agreement") and solely with respect to the assets serviced pursuant to such agreement by and between EMC Mortgage SFJV 2005, LLC (as manager of Owner) and Servicer dated June 29, 2005, to which reference is made for the definition of all capitalized terms herein, for the purposes of performing all acts and executing all documents in the name of the Owner necessary and incidental to servicing the Loans, managing and disposing of the related real properties and performing the obligations of Servicer thereunder, including, but not limited to:

1. Acceptance of money due or to become due from borrowers, guarantors and insurers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Housing and Urban Development and any other governmental entity or any local, state, or federal law;
3. Foreclosing delinquent Loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
4. Endorsing to the order of Servicer any checks that are made payable to the Owner;
5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant; provided, however, Servicer shall not be authorized to commence any proceedings (other than

6. foreclosure, sequestration, replevin, bankruptcy, and eviction, or to recover payments due under any agreement ) without written consent of the Owner;
7. Selling, transferring, or disposing of, or leasing, real property or personal property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and their instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks made payable to the order of the Servicer;
8. Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien or entering into assumption, modification or payment agreements;
9. Preparing, executing and delivering loan sale agreements to facilitate the sale of the Loans on a retail basis; and
10. Any and all such other acts of any kind and nature whatsoever Owner may find necessary to service said such Loans, manage, or dispose of said properties or perform said obligations.

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of Servicer to carry into effect the powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been particularly stated, expressed, and especially provided for, and here by ratifies and confirms all the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

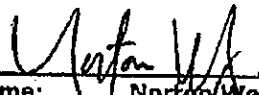
This Power of Attorney is effective as of the date hereof and shall continue in full force and effect until the earliest of any of the following events, unless sooner revoked in writing by the Owner:

- (1) The termination of the Agreement; or
- (2) With respect to any Mortgage Loan, such Mortgage Loan is no longer a part of the Agreement.

**IN WITNESS WHEREOF**, this limited power of attorney is duly executed the 20<sup>th</sup> day of March 2007.

SFJV 2005, LLC

By:

  
Name: Norton Wells  
Title: Senior Vice President

Witness:

Debbie Pratt

Print Name:  
Debbie Pratt

Witness:

Ailie Kearney

Print Name:  
Ailie Kearney

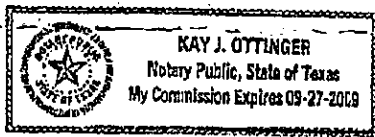
State of Texas

County of Denton

7pp \*

On March 20, 2007, before me, Kay J. Ottinger, a Notary Public in and for Denton County, in the State of Texas, before me personally appeared Norton Wells, known to me to be a Senior Vice President of ~~EMC Mortgage Corporation~~, the corporation the individual(s) who(s) name is (are) subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument the individual(s), or the person on behalf of which the individual(s) acted executed the instrument.

Kay J. Ottinger  
Notary Public  
↑ SEAL ↑



\* SFJV 2005, LLC