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MICHELLE "MICKI" UTSLER, COUNTY RECORDER MADISON IOWA

COMPUTER_______
RECORDED______
COMPARED_____

Prepared By:
When Recorded Mail To:

Premier Asset Services, Attn: Kathie Hobson 7495 New Horizon Way, Frederick, MD 21703 301-815-6870

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Limited Power of Attorney

SFJV-2003-1, 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., successor by merger to Wells Fargo Home Mortgage, Inc., a national banking association organized under the laws of the United States of America ("WFHM" or "Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with certain real estate mortgage loans (the "Loans") owned by Owner 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:

The said attorneys-in-fact and said person designated by Servicer as the attorney-in-fact, is hereby authorized and empowered to perform the following:

- 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;

- 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 foreclosure, sequestration, replevin, bankruptcy, and eviction, or to recover payments due under any agreement) without written consent of the Owner;
- 6. 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;
- 7. Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien or entering into assumption, modification or payment agreements;
- 8. Preparing, executing and delivering loan sale agreements to facilitate the sale of the Loans on a retail basis; and
- 9. 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.

IN WITNESS WHEREOF,

this limited power of attorney is duly executed the 10th day of January, 2005.

Witness:

Print Name & Title below:

Hannah Kim

Witness:

Print Name & Title below:

Erika Sutherland

SFJV-2003-1, LLC

By: _

Printed Name: Peter Kollydas

Title: Vice President

State of New Jork County of Queens

On January 10, 2005, before me, Miriam Caceres, a Notary Public in and for Queens County, in the State of New York, before me personally appeared Peter Kollydas, personally known or proved to me on the basis of satisfactory evidence to be a Vice President of SFJV 2003-1, LLC, 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.

Notary Public

Notary Public



