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Book 2011 Page 249 Type 06 008 Pages 5

Date 1/24/2011 Time 1:20 PM

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

LIMITED POWER OF ATTORNEY

Recorder's Cover Sheet

Prepared by:

Lana McCowen
Select Portfolio Servicing, Inc
3815 South West Temple
Salt Lake City, UT 84115

After recorded return to:

✓ Title Services Corporation
603 Commercial St
Waterloo, IA 50701
TSC# 104301

Grantor – *Nations Credit Financial Services Corporation D/B/A Equicredit*

Grantee – *Select Portfolio Servicing, Inc. f/k/a Fairbanks Capital Corp.*

WHEN RECORDED RETURN TO:
Fairbanks Capital Corp.
Document Control Department
P.O. Box 65250
Salt Lake City, UT 84165-0250

RETURNED
OCT 21 2009

E 2488477 B 4885 P 525-527
RICHARD T. NAUGHAN
DAVIS COUNTY, UTAH RECORDER
10/21/2009 01:41 PM
FEE \$14.00 Pgs: 3
DEP RTT REC'D FOR SELECT PORTFOLIO
SERVICING INC

Handwritten initials

NATIONSCREDIT POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that NationsCredit Financial Services Corporation (hereinafter referred to as NationsCredit) successor by merger to the respective corporations listed in Exhibit A, does hereby make, constitute and appoint, irrevocably, Fairbanks Capital Corp. (hereinafter referred to as Fairbanks) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from NationsCredit to Fairbanks pursuant to that certain Purchase and Sale Agreement dated as of December 31, 2001, and does authorize and appoint the above-named attorneys to execute, sign, deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kinds and nature as may be necessary or proper for said premises.

NationsCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of NationsCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of NationsCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of NationsCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossessory proceeding with respect to a Mortgage Loan and (v) to execute on behalf of NationsCredit any documents for the offer, listing, closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to the Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

[SIGNATURE AND ACKNOWLEDGMENT ON FOLLOWING PAGE]

Exhibit A

1. EquiCredit Corporation of Arizona
2. EquiCredit Corporation of Arkansas
3. California/EquiCredit Corporation
4. EquiCredit Corporation of Colorado
5. EquiCredit Corporation of Connecticut
6. EquiCredit Corporation of Delaware
7. EquiCredit Corporation of Florida
8. EquiCredit Corporation of Alabama and Mississippi
9. EquiCredit Corporation of Georgia
10. EquiCredit Corporation of Idaho
11. EquiCredit Corporation of Illinois
12. EquiCredit Corporation of Indiana
13. EquiCredit Corporation of Iowa
14. EquiCredit Corporation of Kentucky
15. EquiCredit Corporation of Louisiana
16. EquiCredit Corporation of Maine
17. EquiCredit Corporation of Maryland
18. EquiCredit Corporation of Massachusetts
19. EquiCredit Corporation of Michigan
20. EquiCredit Corporation of Minnesota
21. EquiCredit Corporation of Missouri
22. EquiCredit Corporation of Nebraska
23. EquiCredit Corporation of Nevada
24. EquiCredit Corporation of New Jersey
25. EquiCredit Corporation of New Mexico
26. EquiCredit Corporation of New York
27. EquiCredit Corporation of North Carolina
28. EquiCredit Corporation of Ohio
29. EquiCredit Corporation of Oklahoma
30. EquiCredit Corporation of Oregon
31. EquiCredit Corporation of Pennsylvania
32. Rhode Island/EquiCredit Corporation
33. EquiCredit Corporation of South Carolina
34. EquiCredit Corporation of Tennessee
35. EQCC of Tennessee, Inc.
36. EquiCredit Corporation of Texas
37. EquiCredit Corporation of Utah
38. EquiCredit Corporation of Vermont
39. EquiCredit Corporation of Virginia
40. EquiCredit Corporation of Washington
41. EquiCredit Mortgage Loan Company
42. EquiCredit Corporation of District of Columbia
43. EquiCredit Corporation of West Virginia
44. EquiCredit Corporation of Wisconsin

IN WITNESS WHEREOF the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 30 day of July 2002.

NATIONSCREDIT FINANCIAL SERVICES CORPORATION

By: [Signature]
Name: James B Dodd
Title: SVP

WITNESS:
By: [Signature]
Name: Sherry Poole
Title:

WITNESS:
By: [Signature]
Name: Debra Lynn Ham
Title: Assistant Secretary

STATE OF Florida)
COUNTY OF Duval) ss

On July 30, 2002, before me personally appeared James B Dodd and Sherry Poole and Debra Lynn each of whom is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, James B Dodd executed this Limited Power of Attorney.

WITNESS my hand and official seal.

[Signature]
Notary Public

JAMES RAULERSON
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # CC989653
EXPIRES 12/21/2004

STATE OF UTAH) ss
COUNTY OF DAVIS)

I, THE UNDERSIGNED, RECORDER OF DAVIS COUNTY UTAH, DO
HEREBY CERTIFY THAT THE ANNEXED AND FOREGOING IS A TRUE
AND FULL COPY OF AN ORIGINAL DOCUMENT ON FILE IN MY OFFICE
AS SUCH RECORDER

WITNESS MY HAND AND SEAL IN SAID OFFICE
THIS 18 DAY OF November 20 10
RICHARD T. MAUGHAN, RECORDER
Mary Christensen DEPUTY

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