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INDX/ ANNO SCAN

LISA SMITH, COUNTY RECORDER MADISON COUNTY IOWA

CHEK

Prepared by and return to: Judy A. Shawver, 2805 Eastern Avenue, Davenport, IA 52803 (563)383-6083

AFFIDAVIT

STATE OF IOWA)
)
COUNTY OF SCOTT)

The undersigned, **Kelly Stechmann-Rouse**, a Paralegal with the Law Firm of Shawver & Shawver, Attorneys at Law, in the State of Iowa, attach a copy hereto, of Limited Power of Attorney from LNV Corporation to Kent Twitchell, Senior Vice President, Beal Service Corporation, Attorney-in-Fact.

Dated this 27th day February, 2012.

Kelly Stechmann-Rouse Paralegal
Shawver & Shawver, Attorneys at Law

Subscribed and sworn to before me by **Kelly Stechmann-Rouse**, on this 27th day February, 2012.

MONA ADAMS
Commission #180583
My Comm. Exp. 5/4/13

Notary Public in and for Scott County, State of Iowa.

CLMG(Causland)

When Recorded Mail To:	
MGC Mortgage, Inc. 7195 Dallas Parkway Plano, TX 75024	

LIMITED POWER OF ATTORNEY

From time to time LNV Corporation ("LNV") may permit MGC Mortgage, Inc. to service certain residential mortgage loans owned by LNV with an unpaid principal balance of less than \$1 million (the "Mortgage Loans"). In order to facilitate such servicing, LNV hereby constitutes and appoints Kent Twitchell, Senior Vice President, Beal Service Corporation (provided that such person continues to hold such corporate office), 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 yests in LNV or LNV's designee, 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 LNV or LNV's designee; (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, without recourse of any kind to LNV, 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 LNV either by foreclosure or by deed in lieu of foreclosure; (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 LNV 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 13th day of January 2012, and expires on the first anniversary date thereafter. Notwithstanding anything to the contrary herein, this Limited Power of Attorney may be revoked at any time.

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.

سائد	LNV Corporation	WITNESS	WITNESS
کی	By:and Chi	Ву:	By: Morey UL
	Name: Jacob Pherner	Name: -Stephen J. Costas	Name: Melissa Cobb
	Title: Executive Vice President	Title: General Counsel	Title: Counsel
	STATE OF TEXAS)		
	COUNTY OF COLLIN)		
	On this 13 th day of January 2	:012 before me, Terri S. Weiss, a Notary	Public of said state, duly

On this 13th day of January 2012 before me, <u>Terri S. Weiss</u>, a Notary Public of said state, duly commissioned and sworn, personally appeared <u>Jacob Cherner</u>, <u>Stephen J. Costas</u> and <u>Melissa Cobb</u>, 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 LNV Corporation.

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

Meleit

