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Book 2012 Page 1972 Type 06 008 Pages 7 Date 7/05/2012 Time 12:04 PM

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LISA SMITH, COUNTY RECORDER MADISON COUNTY IOWA

CHEK

Power of Attorney Recorder's Cover Sheet

Prepared by:

Melissa Gomez

Citimortgage, Inc.

3 First American Way Santa Ana, CA 92707 Phone: (951) 893.4604

After recorded return to:

Title Services Corporation Attn: REO Department 603 Commercial St Waterloo, IA 50701 319-236-9002

Grantor:

Wilmington National Finance, Inc.

Grantee:

Orion Financial Group, Inc.

TSC 122429

Exhibit D

LIMITED POWER OF ATTORNEY

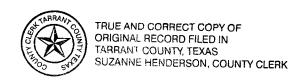
(hereinafter called "Seller") hereby appoints Associates Home Equity Services, Inc. ("Purchaser"), as its true and lawful attorney-in-fact to act in the name, place and stead of Seller for the purposes set forth below. This Limited Power of Attorney is given pursuant to a certain Master Mortgage Loan Purchase Agreement by and between Seller and Associates Home Equity Services, Inc. (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

Now therefore, Seller does hereby constitute and appoint Purchaser the true and lawful attorney-in-fact of Seller and in Seller's name, place, and stead with respect to each mortgage loan sold to Purchaser pursuant to the Agreement for the following, and only the following, purposes:

- 1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
- 2. To negotiate Loan payment checks, hazard insurance claim checks and similar negotiable instruments received related to the Loans and take other actions incident to its ownership and servicing of the Loans.

Seller intends that this Limited Power of Attorney be coupled with an interest and is not revocable.

Seller further grants to its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that Purchaser may lawfully perform in exercising those powers by virtue hereof. Seller further grants to Purchaser the limited power of substitution and revocation of another party for the purpose and only for the purpose of endorsing or assigning notes or security instruments in our name, and hereby ratifying and confirming all that the attorney in fact, or a substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers.



Purchaser shall indemnify, defend, and hold harmless Seller, its successors and assigns, from and against any and all losses, costs, expenses (including, without limitation, reasonable attorneys' fees), damages, liabilities, demand, or claims of any kind whatsoever, ("Claims") arising out of, related to, or in connection with (i) any act taken by Purchaser pursuant to this Limited Power of Attorney, which act results in a Claim solely by virtue of the unlawful use of this Limited Power of Attorney (and not as a result of a Claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person or entity not expressly authorized hereby.

IN WITNESS	WHEREOF,	Seller	has	executed	this	Limited	Power	of	Attorney	this	
August 31	_, 20 <u>00</u> .					. 1		,	,		
				SELLER	Wi	we in/5 fee	1/N/4	40N	A FINA	tule, Inc	<u>.</u>
										/ -	
				By:	/		\/				
					T	L	$\overline{\lambda}$				

Title: PRESIDENT + CED

Witnesses:) Sharoffine

STATE OF	sTA
COUNTY OF	\$ Minternan

BEFORE ME, STEREILG DESILATIC, a Notary Public in and for the jurisdiction aforesaid, on this 3/ day of 108051, 2000, personally appeared Secry Schiamio, who is personally known to me to be Co / Prosident. The person who executed the foregoing instrument to be his/ her free and voluntary act and deed as present for the uses, purposes and consideration there in set forth.

Witness my hand and official seal this 3/ of 475/, 20

My Commission Expires:

Notanai Sea Stephen G. DeBlasio, Notary Public East Norriton Twp., Montgomery County My Commission Expires Jan. 19, 2004

Member, Pennsylvania Association of Notaries

APPOINTMENT OF SUBSTITUTE UNDER POWER OF ATTORNEY

To All Whom These Presents Shall Come, Greeting:

Whereas, Wilmington National Finance, Inc., by a power of attorney under its hand, appointed the undersigned, Associates Home Equity Services, Inc., its attorney in fact for it and in its name, with limited power of substitute to appoint another to endorse or assign notes or security instruments in Wilmington National Finance, Inc.

Now, therefore, by virtue of such power, Associates Home Equity Services, Inc., hereby appoints Orion Financial Group, Inc., or any of its authorized agents, employees or representatives to be the attorney in fact of the said Wilmington National Finance, Inc., for it and in its name, to do and perform only the acts of endorsing or assigning those notes, contracts, and other evidence of debt and the related security instruments.

Associates Home Equity Services, Inc.

By:

Name: Elaine Allred

Title:

Vice President

ACKNOWLEDGEMENT

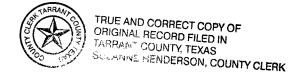
State of Texas

County of Dallas

Personally appeared before me, the undersigned authority in and for the said County and State, 10/13/00, within my jurisdiction, the within named Elaine Allred who acknowledged that he/she is the Vice President of Associates Home Equity Services, Inc., and that for and on behalf of the said corporation, and as its act and deed he/she executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

Witness my hand and official seal.

Notary Public, Debbie Anderson My Commission Expires: 09/08/02



D200250901 ORION FINANCIAL 2860 EXCHANGE BLVD #100 SOUTHLAKE TX 76092

-W A R N I N G-THIS IS PART OF THE OFFICIAL RECORD--D O N O T D E S T R O Y

INDEXED -- TARRANT COUNTY TEXAS
SUZANNE HENDERSON -- COUNTY CLERK
OFFICIAL RECEIPT

T O: ORION FINANCIAL

RECEIPT NO REGISTER RECD-BY PRINTED DATE TIME 201037165 DR2A LW 11/06/2000 08:24

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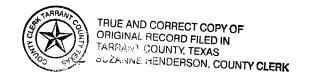
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TOTAL: DOCUMENTS: 01 FEES: 105.00

B Y: ____

ANY PROVISION WHICH RESTRICTS THE SALE RENTAL OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.



ACERTIFIED COPY,
ATTEST: August 17 20 9
SUZANNE HENDERSON, County Clerk
Tarrent County, Texas
BY: