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STATE OF IOWA)
)ss.
COUNTY OF BLACK HAWK)

I, C. Anthony Crnic, a regular practicing attorney in the State of Iowa, being first duly sworn on oath, make the following statements which are true and correct as I verily believe.

- 1. I hereby certify that the attached Limited Power of Attorney are true and correct copies of the original Limited Power of Attorney.

C Anthony Crnic
Dunakey and Klatt, P.C.
531 Commercial Street, Ste. 250
P.O. Box 2675
Waterloo, IA 50704-2363
(319) 232-3304

Subscribed and sworn to before me this 23rd day of May 2012.

Notary Public in and for the State of Iowa

DAWN MILLER
Iowa Notarial Seal
Commission Number: 752350
My Commission Expires: 04/17/2014

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT Bank of America, N.A., ("Principal") has made, constituted and appointed, and by these presents does make, constitute and appoint, Brian Sayer, Charles Augustine and Charles Anthony Crnic of Dunakey & Klatt, P.C., 531 Commercial St., Ste. 250, Waterloo, IA 50701, as its attorney(s)-in-fact ("Attorney(s)-in-Fact") to act with the following limited powers, to wit:

Execution on behalf of Principal of the following document or documents:
Assignment of Mortgage. Assignment of Deed of Trust, Substitution of Trustee, Foreclosure Deed.

FURTHER, the Attorney(s)-in-Fact is authorized to execute, acknowledge and deliver any instrument under seal or otherwise, and to do all things necessary to carry out the intent hereof, hereby granting full power and authority to act in and concerning the conduct of foreclosures and related proceedings as fully and effectually as the Principal may do if personally present, limited however, to the purpose for which this authorization is executed, and subject to the terms and conditions set forth herein and in accordance with the standard of care of a fiduciary agent.

I further declare that any act or thing lawfully done hereunder and within the powers herein stated shall be binding on the Principal, provided however that such power shall be limited to the purposes stated in said instrument(s).

Third parties may rely upon the representations of the Attorney(s)-in-Fact and as to all matters relating to any power granted to them hereunder, and the powers granted hereunder shall continue for three years from the date of execution of this Appointment or until said Appointment is revoked in writing by Principal, whichever occurs first.

Nothing contained in this Limited Power of Attorney shall be construed or interpreted to relieve the Attorney(s)-in-Fact from a proper accounting of their actions to Principal and its successors and assigns, but persons dealing with the Attorney(s)-in-Fact shall be under no duty to see that this is done.

IN WITNESS WHEREOF, Bank of America, N.A. has caused this document to be executed by its undersigned officer/authorized agent who has hereunto set his hand and seal this 31st day of August, 2010.

Bank of America, N.A.


By: Jeannette Grodsky

Title: SVP

State of California
County of Ventura

On 8.31.2010 before me, Jennifer R. Gordon, personally appeared Jeannette Grodsky, who provided to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Jennifer R. Gordon Notary Public

My Commission Expires: 10/03/2010

