2009-005213 Klamath County, Oregon



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RECORDING COVER SHEET

After recording return to:

Northwest Trustee Services, Inc. Attention: Becky Baker P.O. Box 997 Bellevue, WA 98009-0997

1st 1382319

File No. 7037.18840 / Davis, Karin

1. LIMITED POWER OF ATTORNEY

Principals:

Chase Home Finance, LLC, a Delaware Limited Liability Company JPMorgan Chase Bank, N.A. Chase Bank USA, N.A.

<u>Attorney-in-fact: Attorney-in-fact:</u> Routh Crabtree Olsen, PS

Northwest Trustee Services, Inc.

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

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LIMITED POWER OF ATTORNEY

(Multiple Principals)

STATE OF OHIO

COUNTY OF FRANKLIN

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vision Drive, Columbus, Ohio, 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint Routh Crabtree Olsen, PS and Northwest Trustee Services, Inc. ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of the foreclosure of loans (as hereinafter defined) located in Oregon

This Limited Power of Attorney arises out of a certain Attorney/Trustee Agreement as amended from time to time pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in fact has agreed to prosecute foreclosure of loans referred to it by any Principal. Chase does hereby grant to Attorney in fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the prosecution and disposition of the foreclosure of loans pursuant to the Agreement, including but not limited to:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavit, Notice of default, Notice of sale, Appointment of Successor Trustee or Substitution of Trustee and Verifications of Debt wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to the Federal National Mortgage Association, and Deeds to the Federal Home Loan Mortgage Corporation, to convey properties in which the mortgage foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignment of beneficial interest to the investor on mortgage loans in which the principal is the beneficiary of record of the Mortgage.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; entering into granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or chose-in-action either in favor of or against Chase or any affiliate thereof; or entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3rd) anniversary of the execution date hereof.

The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signed this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

| Executed this 22 play of January | <u></u> |
|---|---|
| Ralph Gerardi (printed name) | |
| Authorized Vice President of: | |
| CHASE HOME FINANCE LLC, A DELAW JPMORGAN CHASE BANK, N.A. CHASE BANK USA, N.A. | VARE LIMITED LIABILITY COMPANY |
| Signed in the presence of: | |
| Erik Spencer_ | |
| (printed name) | |
| | |
| (printed name and title) | |
| (F | |
| | |
| STATE OF Ohio) | |
| COUNTY OF Franklin) | |
| This instrument was acknowledged before me 20 by Ralph Gerardi Finance LLC, a Delaware Limited Liability Con behalf of said Principals. | this 22—day of, the Vice President of Chase Home ompany, and JPMorgan Chase Bank, N.A., |
| | Notary Public |
| | |
| My Commission expires: Commission No. 206467 | Controller. |
| AFTER RECORDING RETURNT TO: | VALERIE RAMOS Notary Public, State of Onio |
| | My Commission Expires Jan. 7, 2013 |