

2010-009708

Klamath County, Oregon



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Fee: \$47.00

When Recorded Mail To:

**After Recording Return To:**

Shapiro & Sutherland  
5501 N.E. 109<sup>th</sup> Ct., Suite N  
Vancouver, WA 98662

S&S 10-104974

ATE 68903

**LIMITED POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, that First Franklin Financial Corporation ("Originator") hereby constitutes and appoints Home Loan Services, Inc. ("Servicer"), by and through Servicer's officers, the lawful Attorney-in-Fact, in Originator's name, place and stead in connection with all mortgage loans serviced by Servicer and originated by Originator solely for the purpose of performing such acts and executing such documents in the name of Originator necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust ("Mortgages", and each a "Mortgage") and promissory notes secured thereby (the "Mortgage Notes", and each a "Mortgage Note") which the undersigned, or any agent or representative acting on behalf of and in the name of the undersigned, originated and for which Servicer is acting as servicer, regardless of the who may now or in the future be the beneficiary of any of the Mortgages or holder or owner of any of the Mortgage Notes.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The assignment, conveyance, modification, re-recording, or any other act on behalf of, and in the name of, the Originator with regard to a Mortgage that Servicer, in its sole discretion, deems necessary to perfect an interest in, enforce, or otherwise service the Mortgage for one who has purchased or otherwise obtained ownership in, or is the beneficiary of, any interest originally held by Originator in the Mortgage, including, but not limited to, any Mortgage currently held by Originator.
2. The endorsement, assignment, conveyance, modification, delivery, enforcement, or any other act on behalf of, and in the name of the Originator with regard to any Mortgage Note that Servicer deems necessary to service and/or enforce the Mortgage Note for one who has purchased or otherwise obtained ownership in, or is the beneficiary of, any interest originally held by Originator in the Mortgage Note, including, but not limited to, any Mortgage Note currently held by Originator.
3. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
4. With respect to a Mortgage, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including without limitation, any and all of the following acts:

ATE 47

- a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage or state law to expeditiously complete said transactions in paragraphs 4.a. through 4.e. above.
5. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit-claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property,.
6. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of the date signed below.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney. To the extent that Servicer has taken any action otherwise consistent with the powers granted herein prior to the effective date hereof, Originator hereby ratifies and confirms all such actions the same as if Originator had taken such action itself.

Nothing contained herein shall be construed to grant Servicer the power to initiate or defend any suit, litigation or proceeding in the name of First Franklin Financial Corporation

except to the extent Servicer deems necessary to service or enforce the Mortgages or Mortgage Notes.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, First Franklin Financial Corporation as Originator has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 14th day of July, 2010.

First Franklin Financial Corporation



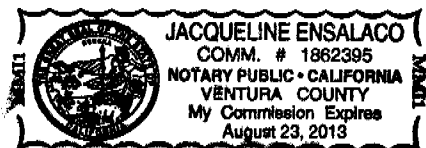
By: Devra Lindgren

Title: Vice President and Corporate Secretary

State of California §  
County of Los Angeles §

On the 14th day of July, 2010, before me, the undersigned, a Notary Public in and for said state, personally appeared Devra Lindgren, who proved to me on the basis of satisfactory evidence to be the person who appeared before me, and whose name is subscribed to the within instrument, and she acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument, the entity upon behalf of which the person acted executed the instrument.

WITNESS my hand and official seal.



[Signature]  
Notary Public for the State of California