

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are employees of FIS Foreclosure Solutions, Inc., and are hereby appointed as assistant secretaries and vice presidents of Mortgage Electronic Registration Systems, Inc., ("MERS") and, as such, are authorized to:

execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation effective as of the 8 day of January, 2008, which is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said corporation.


Secretary

(Corporate seal)

1. It is labelled "CORPORATE RESOLUTION" at the top, but in fact is merely a statement by the Corp Secy that a certain corporate resolution was adopted by the Board. The heading is misleading; the correct heading would be Corporate Secretary's Certificate or similar words.
 2. In my RPD I would ask for a copy of the minutes of the Jan 8 2008 Board meeting at which the referenced resolution was adopted.
 3. The sloppiest thing about this is the lack of any indication on Page 2 of who the Member is. Page 1 says that these people can act with respect to loans shown to belong to the Member. So with nothing to link Page 2 to Page 1, I say this is completely ineffective to authorize anybody to do anything, even if the Board resolution does actually exist.
- So, from the corporate law standpoint I would grade it about an "F". I do not recognize any of the names, but I guess they are supposedly former FIS (now LPS) employees, not Saxon employees.

FIS Foreclosure Solutions, Inc.

Mortgage Electronic Registration Systems, Inc.

Certifying Officers

(in alphabetical order by last name)

| | |
|--------------------|----------------|
| Christina Allen | Cecelia Knox |
| Liquenda Allotey | Josh Lade |
| Christine Anderson | Topako Love |
| Scott Barnes | Reginald Lynch |
| Josh Baxley | Greg Lyons |
| Mark Cardenas | Nathan Miller |
| Matthew Casey | Bill Newland |
| John Cody | Becky North |
| Frank Coon | Lynn Nottage |
| Dory Goebel | Peter Read |
| Jeanelle Gray | Matthew Rogina |
| Alfonzo Greene | Jodi Sobotta |
| Craig Hanlon | Katy Soderberg |
| Chuck Henrickson | Eric Tate |
| Laura Hescott | Scott Walter |
| Bethany Hood | Amy Weis |
| Chrys Houston | Rick Wilken |
| Chris Hymer | |