

Anthony DeMario
McCurdy & Candler, LLC
P.O. Box 57
Decatur, GA 30031

RETURN TO:
JIN H. KIM, ESQ.
THE KIM FIRM, LLC
5755 NORTH POINT PARKWAY SUITE 50
ALPHARETTA, GEORGIA 30022
678-990-3038
LIMITED POWER OF ATTORNEY

Deed Book 19668 Pg 570
Filed and Recorded Feb-14-2007 01:26pm
2007-0041548
Linda Carter
Clerk of Superior Court
DeKalb County, Georgia

THIS LIMITED POWER OF ATTORNEY is made this 29th day of SEPT, 2006, by HSBC Mortgage Corporation (USA), a Delaware corporation with an office and principal place of business at 2929 Walden Avenue, Depew, New York ("HSBC Mortgage") to the persons listed on Exhibit 1 annexed hereto, in their capacity as officers and/or employees of Fidelity National Foreclosure Solutions, Inc., a Delaware corporation ("Fidelity"), having its principal place of business at 1270 Northland Drive, Suite 200, Mendota Heights, Minnesota 55120. The persons listed on Exhibit A annexed hereto and as amended from time to time, are referred to herein collectively as the "Attorneys in Fact."

BACKGROUND

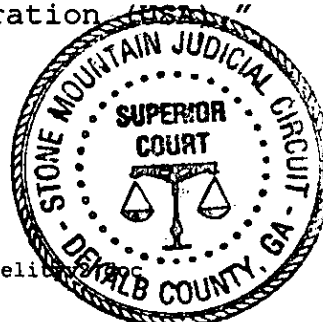
1. HSBC and Fidelity have entered into a certain Default Services Agreement, dated as of SEPT 8, 2006 (the "Agreement"), pursuant to which Fidelity will provide foreclosure, bankruptcy and other mortgage loan-related default support services to HSBC.

2. Pursuant to Section 2.5 of the Agreement, the Attorneys in Fact shall be permitted to sign documents on behalf of HSBC, with their signature lines indicating their full names and adding

Attorney in Fact for HSBC Mortgage Corporation (USA) "

State of Georgia, DeKalb County:
The undersigned officer of DeKalb Superior Court certifies that this is a true and correct copy of the original document which is on file and of record in the Office of the Clerk of Superior Court. Witness my hand and seal of the Superior Court of DeKalb County Georgia.

This 14th day of Feb 20 07
Signature: Deborah Parker
Deputy Clerk, DeKalb County Superior Court



Deed Book 44785 Pg 476
Filed and Recorded Apr-09-2007 12:39pm
2007-0101045
Catherine Robinson
Clerk of Superior Court
Fulton County, Georgia

3. Pursuant to Section 2.6 of the Agreement, when Fidelity needs to take actions specified therein, those actions shall be taken pursuant to this limited power of attorney. The actions permitted pursuant to said Section 2.6 are enumerated in Schedule A to the Agreement, which is incorporated herein by reference.

APPOINTMENT OF ATTORNEY IN FACT

1. HSBC Mortgage hereby appoints the persons listed on Exhibit 1 hereto as its limited attorneys in fact and grants such persons the authority to execute, deliver and record documents pursuant to Sections 2.5 and 2.6 of the Agreement. No other powers are hereby granted.
2. HSBC Mortgage may revoke this Limited Power of Attorney at any time.
3. Unless previously revoked, this Limited Power of Attorney shall terminate on September 8, 2009, or upon termination of the Agreement, whichever is earlier.

IN WITNESS WHEREOF, HSBC Mortgage has caused this Limited Power of Attorney to be executed by its duly authorized representative this 29th day of September, 2006.

HSBC Mortgage Corporation (USA)

Michael T. Stilb
By: Michael T. Stilb
Senior Vice President

STATE OF NY)
COUNTY OF ERIE) ss.:

On the 29th day of SEPT in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared MICHAEL T. STILB, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person on behalf of which the individual acted, executed the instrument.

Kimberly M. Graves
Notary Public
KIMBERLY M. GRAVES
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 11/04/06

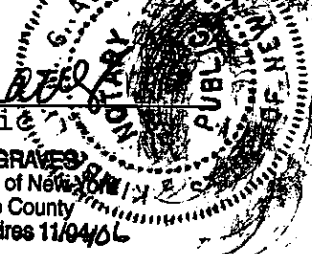


EXHIBIT A
Names of Attorneys In Fact

Chris Hymer
Dory Goebel
Lawrence Dingmann

Lynn McNamee
Mark Cardenas
Scott Barnes
Sheryl Newman
Christina Allen
Liquenda Allotey
Jennifer Anthony
Christine Anderson

John Cody
Scott Walter
Frank Coon

Amy Weis
Becky North
Joe Edlund
Matthew Rogina
Jeanelle Gray
Thaoke Her
Jon Menz
Rick Wilken
Scott Topel
Josh Baxley
Rashal Peterson
Craig Hanlon
Eric Tate
Bethany Hood
Chrys Houston
Bill Newland
Reginald Lynch
Josh Lade
Laura Hescott
Topeka Love
Lynn Nottage
Whitey Lewis
Nathan Miller