



February 18, 2010

To Whom It May Concern:

I, Sharon McGann Horstkamp, am the Registered Agent for MERSCORP, Inc, and Mortgage Electronic Registration Systems, Inc. (collectively, "MERS"). As the Registered Agent, I am authorizing Richard Anderson, Camelia Martin, Brandie Peebles, Joseph Patry, Andrew Marmion, Alexandra Stefanovic, and John Murphy to accept service of process on behalf of MERS.

Signed:

Sharon McGann Horstkamp
MERS Vice President and General Counsel

COMMONWEALTH OF VIRGINIA

COUNTY OF FAIRFAX

The foregoing Letter was acknowledged before me this 18 day of Febraury 2010, by Sharon McGann Horstkamp, the Registered Agent of MERS, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to within this instrument and acknowledged to me that she executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC
My Commission Expires: 5/31/2012