



Process loans, not paperwork.™

February 27, 2012

To Whom It May Concern:

I, Sharon Horstkamp, am the Registered Agent for MERSCORP Holdings, Inc. and Mortgage Electronic Registration Systems, Inc. As the Registered Agent, I am authorizing Richard Anderson, Elizabeth Betta, Brian Blake, Anne Braucher, Ted Groves, Andrew Marmion, John Murphy, Joseph Patry, Brandie Peebles, and Timothy Renner to accept service of process on behalf of MERSCORP Holdings, Inc. or Mortgage Electronic Registration Systems, Inc.

Signed:

Sharon Horstkamp
MERSCORP Holdings, Inc.
Vice President, General Counsel & Corporate Secretary
Mortgage Electronic Registration Systems, Inc.
General Counsel & Corporate Secretary

COMMONWEALTH OF VIRGINIA

COUNTY OF FAIRFAX

The foregoing Letter was acknowledged before me this 27th day of February, 2012, by Sharon Horstkamp, the Registered Agent of Mortgage Electronic Registration Systems, Inc. and MERSCORP Holdings, Inc., 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: 10/31/16

Commonwealth of Virginia
Tara D Isabell - Notary Public
Commission No. 7512767
My Commission Expires October 31, 2016