



201204190064  
Skagit County Auditor

4/19/2012 Page

1 of

3 3:29PM

**WHEN RECORDED RETURN TO:**

Land Title & Escrow

PO Box 445

Burlington, WA 98248-0445  
LAND TITLE OF SKAGIT COUNTY

140018-02

**DOCUMENT TITLE(S):**

Limited Power of Attorney

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**

**GRANTOR:**

LNV Corporation

**GRANTEES:**

Kent Twitchell

**ABBREVIATED LEGAL DESCRIPTION:**

Ptn SW 1/4 SW 1/4, 16-34-4 E W.M.

**TAX PARCEL NUMBER(S):**

340416-3-014-0006, P25256

When Recorded Mail To:  
 Document Prepared By:  
 MGC Mortgage, Inc.  
 7195 Dallas Parkway  
 Plano, TX 75024  
 Reviewed For Form & Content By:

Jennifer Williams Bryan, Esq.

### LIMITED POWER OF ATTORNEY

From time to time LNV Corporation ("LNV") may permit MGC Mortgage, Inc. to service certain residential mortgage loans owned by LNV with an unpaid principal balance of less than \$1 million (the "Mortgage Loans"). In order to facilitate such servicing, LNV hereby constitutes and appoints Kent Twitchell, Senior Vice President, Beal Service Corporation (provided that such person continues to hold such corporate office), as its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents for the purpose of (i) procuring, preparing, completing and recording any mortgage, deed of trust or similar security instrument ("Mortgage") and any assignment of Mortgage or reconveyance or release instrument which is required (a) for the proper servicing of the related Mortgage Loan or otherwise necessary to cure any defect in the chain of title, (b) to ensure that record title to the Mortgage Loan vests in LNV or LNV's designee, and (c) for any other transfer of record title which is required with respect to the Mortgage Loans or the underlying security interest related to each Mortgage Loan; (ii) ensuring that each promissory note related to each Mortgage Loan has been properly endorsed to LNV or LNV's designee; (iii) curing any defects associated with any other document or instrument with respect to a Mortgage Loan related to the servicing thereof; (iv) pursuing, prosecuting and defending foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to properties subject to the Mortgage Loans (the "Mortgage Properties"); (v) executing, without recourse of any kind to LNV, all deeds, tax declarations, certificates and any other documents or instruments necessary, appropriate or required to list, sell, transfer and assign Mortgage Properties acquired by LNV either by foreclosure or by deed in lieu of foreclosure; (vi) taking such further actions as are deemed necessary or required to service, administer and enforce the terms of the Mortgage Loans; and (vii) endorsing checks, drafts and other evidences of payment made payable to LNV regarding the Mortgage Loans.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all things requisite, necessary, and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, as if the undersigned were personally present. This Limited Power of Attorney is executed and is effective as of this 13<sup>th</sup> day of January 2012, and expires on the first anniversary date thereafter. Notwithstanding anything to the contrary herein, this Limited Power of Attorney may be revoked at any time.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise.

LNV Corporation

By: [Signature]  
 Name: Jacob Cherner  
 Title: Executive Vice President

WITNESS

By: [Signature]  
 Name: Stephen J. Costas  
 Title: General Counsel

WITNESS

By: [Signature]  
 Name: Melissa Cobb  
 Title: Counsel

STATE OF TEXAS )  
 )  
 COUNTY OF COLLIN )

On this 13<sup>th</sup> day of January 2012 before me, Terri S. Weiss, a Notary Public of said state, duly commissioned and sworn, personally appeared Jacob Cherner, Stephen J. Costas and Melissa Cobb, known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of LNV Corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affirmed my official seal the day and year in this certificate first above written.



[Signature]  
 Notary Public  
 Terri S. Weiss



201204190064  
 Skagit County Auditor

STATE OF KENTUCKY }  
COUNTY OF KENTON } Sct

I, Gabrielle Summe, Kenton County Clerk, do hereby  
certify that the foregoing is a true and correct copy of the  
original on record in Bk C4767 pg 233 of the  
Kenton County clerk's office.

Given under my hand and official seal, this 21st day  
of March 2012

By Gabrielle Summe Clerk  
GABRIELLE SUMME, Clerk  
D.C.



201204190064  
Skagit County Auditor

KENTON COUNTY CLERK  
Doc type: POWER OF ATTORNEY  
Book/page: C-4767/ 233  
Book: 12 02 00 059 00273  
Dt/As Recorded: 02/08/2012 10:42:11am  
Total Fees: \$7.00 + Tax \$8.00  
Clerk name: KATHY WILLIAMS