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September 2, 2011

Honorable Richard Williams, J A D , ret
Atlantic City Civil Courthouse
1201 Bacharach Boulevard
Atlantic City, New Jersey 08401

RE: *In the Matter of Residential Mortgage Foreclosure Pleading and Document Irregularities*; Docket No. F-59553-10

Dear Judge Williams:

On behalf of GMAC Mortgage, LLC ("GMACM"), please find enclosed additional original and supplemental affidavits regarding certain aspects of GMACM's foreclosure practices. These submissions are provided in response to Your Honor's request that we clarify three points as communicated to us via Special Counsel Edward Dauber

The first request sought additional detail regarding GMACM's "periodic review" of legal service providers. The frequency of the legal service provider reviews is based upon the inherent risk of conducting legal services in a particular state and the legal service provider's most recent risk assessment score. Inherent risk will be determined for each state, taking into account at minimum (i) the volume of foreclosures in the state, (ii) the complexity of laws relating to, and any new laws, regulations, rulings or judicial practices in respect of, foreclosures in the state, and (iii) any recent history or evidence of widespread deficiencies in the practice of legal service providers in the state. The inherent risk of legal services will be scored as high, medium-high, medium-low, or low risk. Currently, New Jersey is considered a medium-high risk state. The supplemental affidavit of Sewit Bocresion, attached hereto, supplements GMACM's previous submissions on this issue.

The second request from Your Honor was for a delineation of documents submitted to legal service providers in the State of New Jersey prior to first legal as well as the means by which such documents are submitted. GMACM sends foreclosure referrals to its legal service providers through LPS Desktop. The interface file between LoanServ and LPS Desktop provides the legal service provider with the date of the first missed payment, the date of default, and the proper parties to the foreclosure action. In addition, New Jersey legal service providers are provided the following documents, if applicable, by GMACM at the time of referral: recorded mortgage, assignments of mortgage, affidavit of lost assignment, note, note endorsement, note allonge, title policy, HUD-1, Truth-in-Lending statement, and fair debt figures. The supplemental affidavit of David Cunningham, attached hereto, supplements GMACM's previous submissions on this issue.

The final request from Your Honor relates to GMACM's authority to act in the context of its relationships with USAA Federal Savings Bank and Ally Bank. GMACM's Mortgage Purchasing and Servicing Agreement with USAA Federal Savings Bank provides that GMACM "shall Service all Mortgage Loans in accordance with the Servicing Agreements, the Mortgage Loan Requirements, the Service Level Objectives as set forth in Section 12.3, and the terms and conditions of this Agreement." "Service" or to engage in "Servicing" is defined in the Agreement and specifically encompasses "foreclosure services." USAA Federal Savings Bank also provided resolutions to GMACM permitting GMACM to undertake certain acts on behalf of USAA Federal Savings Bank. The resolutions are attached to the supplemental affidavit of David Cunningham and are certified as a true and correct copy of the original. Moreover, GMACM would like to make it clear that if a default occurs pursuant to the Mortgage Purchasing and Servicing Agreement between GMACM and USAA Federal Savings Bank that any foreclosure action would be instituted with USAA Federal Savings Bank as the named party, not GMACM.

The Servicing Agreement between GMAC Bank and GMACM provides that "GMACM shall service the Loans in accordance with all applicable laws and regulations, the terms of this Agreement, and the terms of the Bank Servicing Guides, which is incorporated herein by reference as if set forth herein in its entirety . ." "Servicing Activities" is defined as "those servicing, administrative and related functions in connection with the Loans as are delegated to GMACM pursuant to this Agreement." Exhibit C to the Agreement further provides that GMACM "will perform 'FNMA-style' servicing of the Mortgage Loans with reference to the provisions of the FNMA Servicing Guide." On May 13, 2009, GMAC Bank changed its name to Ally Bank. On November 18, 2009, Ally Bank provided a Limited Power of Attorney to GMACM that permits GMACM to act on its behalf "with respect to a mortgage or deed of trust, the foreclosure, completion of judicial or non-judicial foreclosure or termination . ." The Limited Power of Attorney also provides additional acts that GMACM can undertake on behalf of Ally Bank in furtherance of foreclosure. The Limited Power of Attorney is attached to the supplemental affidavit of David Cunningham and is certified as a true and correct copy of the original.

Accordingly, pursuant to the agreements and the supplemental documents provided herein, GMACM has the authority to service loans (including foreclosure services) and act as agent for investors USAA Federal Savings Bank and Ally Bank.

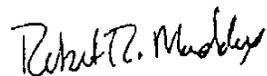
We hope this supplemental submission clarifies GMACM's foreclosure practices relating to the three points of issue. Should you wish to receive additional details or to discuss any of these matters, please do not hesitate to contact us.

Honorable Richard Williams, J.A.D., ret.

September 2, 2011

Page 3

Very truly yours,



Robert R. Maddox

RRM/lh

cc: Acting Superior Court Clerk Kevin Wolfe, Esq.
Edward Dauber, Esq.
F. Wendell Allen, Esq.
Ian S. Marx, Esq.

Encl. Second Supplemental Affidavit of David Cunningham
Supplemental Affidavit of Sewit Bocresion
Supplement to Exhibit 1: GMACM – Ally Bank Agreement
Supplement to Exhibit 1-B: GMACM – USAA Agreement

**IN THE SUPERIOR COURT OF NEW JERSEY
 CHANCERY DIVISION-GENERAL EQUITY PART
 MERCER COUNTY**

**IN THE MATTER OF RESIDENTIAL)
 MORTGAGE FORECLOSURE)
 PLEADING AND DOCUMENT) DOCKET NO. F-059553-10
 IRREGULARITIES)**

AFFIDAVIT OF SEWIT BOCRESION

1. My name is Sewit Bocresion. I am over 21 years of age, am of sound mind, and am competent to make this declaration. This affidavit is based upon my personal knowledge

2. I am currently a Senior Vice President at GMAC Mortgage, LLC (“GMACM”). In my current role, I am responsible for managing GMACM’s Default Operations. As such, I am familiar with GMACM’s process for selecting, monitoring, and supervising its legal service providers.

3. In my previous affidavit in this matter, I stated that GMACM “periodically reviews” its legal service providers.¹ The frequency of the legal service provider reviews is based upon the inherent risk (“IH”) of conducting legal services in a particular state and the legal service provider’s most recent risk assessment (“RA”) score. The frequency of legal service provider reviews is established in the below diagram (in months).

	Low IH	Medium-Low IH	Medium-High IH	High IH
Strong RA	18	18	18	12
Satisfactory RA	18	18	12	12
Needs Improvement RA	12	12	9	9
Unsatisfactory RA	9	9	6	6

¹ Reviews will be conducted for those legal service providers with more than 25 combined foreclosure and bankruptcy files.

4. Accordingly, legal service providers will be reviewed at least every 18 months, and in many cases in 6, 9 or 12 months. Legal service provider reviews can, and will, be conducted with greater frequency than the above diagram if particular issues arise which warrant further supervision

I declare under penalty of perjury the foregoing is true and correct. Executed on August 31, 2011.


Sewit Bocresion

STATE OF NEW YORK)
Kings COUNTY)

Before me, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Sewit Bocresion who, being duly sworn, deposes and says under oath, that she has knowledge of the facts stated in the above Affidavit and that same are true and correct.

Sworn to and subscribed before me on this the 31st day of August, 2011.


Notary Public
My Commission Expires: 3/31/2015

KAMAL P SONI
Notary Public, State of New York
No 01506089949
Qualified in Kings County
Commission Expires March 31, 2015

**IN THE SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION-GENERAL EQUITY PART
MERCER COUNTY**

**IN THE MATTER OF RESIDENTIAL)
MORTGAGE FORECLOSURE)
PLEADING AND DOCUMENT) DOCKET NO F-059553-10
IRREGULARITIES)**

SUPPLEMENTAL AFFIDAVIT OF DAVID CUNNINGHAM

1. My name is David Cunningham. I am over 21 years of age, am of sound mind, and am competent to make this declaration. This supplemental affidavit is based upon my personal knowledge, as more fully set forth below.

2. I am currently the Default Director-Foreclosure of GMAC Mortgage, LLC ("GMACM"). I have worked with GMACM for 10 years and have been in my current position since June 2007. In my role as Default Director-Foreclosure, I supervise a team of more than 120 individuals, who are dedicated to GMACM's foreclosure process.

3. GMACM sends foreclosure referrals to its legal service providers through LPS Desktop. The interface file between LoanServ and LPS Desktop provides the legal service provider with the date of the first missed payment, the date of default, and the proper parties to the foreclosure action.

4. In addition, New Jersey legal service providers are provided the following documents, if applicable, by GMACM at the time of referral: recorded mortgage, assignments of mortgage, affidavit of lost assignment, note, note endorsement, note allonge, title policy, HUD-1, Truth-in-Lending statement, and fair debt figures.

5. Exhibit 1 of my previous affidavit is hereby supplemented with Exhibit 1 attached hereto, which is a Limited Power of Attorney between Ally Bank and GMACM. Exhibit 1-B of

my previous affidavit is hereby supplemented with Exhibit 1-B attached hereto, which are resolutions between USAA Federal Savings Bank and GMACM I am familiar with Exhibit 1 and Exhibit 1-B attached hereto and these exhibits are true and correct copies of such documents.

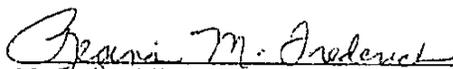
I declare under penalty of perjury the foregoing is true and correct. Executed on August 31, 2011.


David Cunningham

COMMONWEALTH OF PENNSYLVANIA)
MONTGOMERY COUNTY)

Before me, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared David Cunningham who being duly sworn, deposes and says under oath, that he has knowledge of the facts stated in the above Affidavit and that same are true and correct.

Sworn to and subscribed before me on this the 31st day of August, 2011.


Notary Public
My Commission Expires: _____

NOTARIAL SEAL
REGINA M FREDERICK
Notary Public
UPPER DUBLIN TWP, MONTGOMERY COUNTY
My Commission Expires Nov 22, 2012

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS

THAT ALLY BANK, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF UTAH AND HAVING ITS PRINCIPAL OFFICE LOCATED AT 6985 UNION PARK CENTER SUITE 435, IN THE CITY OF MIDVALE, STATE OF UTAH, HATH MADE, CONSTITUTED AND APPOINTED, AND DOES BY THESE PRESENTS MAKE, CONSTITUTE AND APPOINT GMAC MORTGAGE, LLC A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ITS TRUE AND LAWFUL ATTORNEY-IN-FACT, WITH FULL POWER AND AUTHORITY HEREBY CONFERRED IN ITS NAME, PLACE AND STEAD AND FOR ITS USE AND BENEFIT, TO MAKE, SIGN, EXECUTE, ACKNOWLEDGE, DELIVER, FILE FOR RECORD, AND RECORD ANY INSTRUMENT ON ITS BEHALF AND TO PERFORM SUCH OTHER ACT OR ACTS AS MAY BE CUSTOMARILY AND REASONABLY NECESSARY AND APPROPRIATE, TO EFFECTUATE THE FOLLOWING ENUMERATED TRANSACTIONS IN RESPECT OF ANY OF THE MORTGAGES OR DEEDS OF TRUST (THE "MORTGAGE" AND THE "DEED OF TRUST", RESPECTIVELY) WHICH HAVE BEEN OR ARE TO BE SOLD AND TRANSFERRED BY THE UNDERSIGNED TO GMAC MORTGAGE, LLC OR TO BE SERVICED BY GMAC MORTGAGE, LLC ON BEHALF OF THE UNDERSIGNED FROM TIME TO TIME:

THIS APPOINTMENT SHALL APPLY TO THE FOLLOWING ENUMERATED TRANSACTIONS ONLY

1. THE MODIFICATION OR RE-RECORDING OF A MORTGAGE OR DEED OF TRUST, WHERE SAID MODIFICATION OR RE-RECORDING IS FOR THE PURPOSE OF CORRECTING THE MORTGAGE OR DEED OF TRUST TO CONFORM SAME TO THE ORIGINAL INTENT OF THE PARTIES HERETO OR TO CORRECT TITLE ERRORS DISCOVERED AFTER SUCH TITLE INSURANCE WAS ISSUED AND SAID MODIFICATION OR RE-RECORDING, IN EITHER INSTANCE, DOES NOT ADVERSELY AFFECT THE LIEEN OF THE MORTGAGE OR DEED OF TRUST AS INSURED
2. THE SUBORDINATION OF THE LIEN OF A MORTGAGE OR DEED OF TRUST TO AN EASEMENT IN FAVOR OF A PUBLIC UTILITY INVESTOR OR A GOVERNMENTAL AGENCY OR UNIT WITH POWERS OF EMINENT DOMAIN, THIS SECTION, SHALL INCLUDE THE EXECUTION OF PARTIAL SATISFACTION/RELEASES, PARTIAL RECONVEYANCES OR THE EXECUTION OF REQUESTS TO TRUSTEES TO ACCOMPLISH SAME
3. WITH RESPECT TO A MORTGAGE OR DEED OF TRUST, THE FORECLOSURE, COMPLETION OF JUDICIAL OR NON-JUDICIAL FORECLOSURE OR TERMINATION, CANCELLATION OR RESCISSION OF ANY SUCH FORECLOSURE INCLUDING, WITHOUT LIMITATION, ANY AND ALL OF THE FOLLOWING ACTS: (i) THE SUBSTITUTION OF TRUSTEE(S) SERVING UNDER A DEED OF TRUST IN ACCORDANCE WITH STATE LAW AND THE DEED OF TRUST; (ii) STATEMENTS OF BREACH OR NON-PERFORMANCE; (iii) NOTICES OF DEFAULT; (iv) NOTICES OF SALES; (v) CANCELLATIONS/RESCISSIONS OF NOTICES OF DEFAULT AND/OR NOTICES OF SALE; (vi) THE TAKING OF A DEED IN LIEU OF FORECLOSURE; (vii) THE ACCEPTANCE OF A SHORT PAYOFF IN LIEU OF FORECLOSURE, AND (viii) SUCH OTHER DOCUMENTS AS MAY BE NECESSARY UNDER THE TERMS OF THE MORTGAGE, DEED OF TRUST OR STATE LAW TO EXPEDITIOUSLY COMPLETE SAID TRANSACTIONS
4. THE CONVEYANCE OF THE PROPERTIES TO THE MORTGAGE INSURER, OR THE CLOSING OF THE TITLE TO THE PROPERTY TO BE ACQUIRED AS REAL ESTATE OWNED, OR CONVEYANCE OF TITLE TO REAL ESTATE OWNED

- 5 THE COMPLETION OF LOAN ASSUMPTION AGREEMENTS
- 6 THE FULL SATISFACTION/RELEASE OF A MORTGAGE OR DEED OF TRUST OR FULL RECONVEYANCES UPON PAYMENT AND DISCHARGE OF ALL SUMS SECURED THEREBY INCLUDING WITHOUT LIMITATION CANCELLATION OF THE RELATED MORTGAGE NOTE
- 7 THE FULL ASSIGNMENT OF A MORTGAGE OR DEED OF TRUST UPON PAYMENT AND DISCHARGE OF ALL SUMS SECURED THEREBY IN CONJUNCTION WITH THE REFINANCING THEREOF, INCLUDING WITHOUT LIMITATION THE ASSIGNMENT OF THE RELATED MORTGAGE NOTE.
8. TO ENDORSE MORTGAGE NOTES ON BEHALF OF ALLY BANK AND TO EXECUTE ALLONGES TO MORTGAGE NOTES ON BEHALF OF ALLY BANK AND TO SIGN IN ITS NAME, PLACE AND STEAD ANY DOCUMENT WHATSOEVER NECESSARY UNDER LAW TO TRANSFER ANY AND ALL MORTGAGE NOTES DUE TO ALLY BANK, INCLUDING BUT NOT LIMITED TO, EXECUTING ANY ENDORSEMENTS OF MORTGAGE NOTES AND/OR ASSIGNMENTS OR ASSUMPTIONS OF SECURITY INSTRUMENTS (MORTGAGES, DEEDS OF TRUST, SECURITY DEEDS, ETC), ALLONGES TO NOTES, LOST NOTE AFFIDAVITS, AND NOTE ENDORSEMENTS BUT ONLY IF SUCH INSTRUMENTS DOCUMENTS, OR AGREEMENTS (i) RELATE TO ONE-TO-FOUR FAMILY REAL ESTATE LOANS HELD BY THE BANK, EITHER IN ITS OWN BEHALF OR IN A FIDUCIARY OR AGENCY CAPACITY, AND (ii) ARE INTENDED TO TRANSFER BENEFICIAL INTEREST TO FEDERAL NATIONAL MORTGAGE ASSOCIATION, FEDERAL HOME LOAN MORTGAGE CORPORATION, GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, RESIDENTIAL FUNDING COMPANY, LLC, BOND AGENCIES, PRIVATE INVESTORS, AND/OR HOME EQUITY SECURITIZATIONS
- 9 TO EXECUTE OR ENDORSE ANY DOCUMENT NECESSARY TO REGISTER ON THE MERS® SYSTEM EVIDENCE OF ANY INTERVENING ASSIGNMENTS OF MORTGAGE OR SERVICING RIGHTS.
- 10 TO EXECUTE ANY INSTRUMENTS, DOCUMENTS, OR AGREEMENTS WHICH MAY BE FOUND NECESSARY, PROPER, OR EXPEDIENT TO BE EXECUTED IN CONNECTION WITH FORECLOSURE PROCEEDINGS OR REO PROPERTY SALES
- 11 TO RECEIVE, ENDORSE, CASH OR DEPOSIT CHECKS OR OTHER ORDERS OF PAYMENT, PAYABLE TO THE ORDER OF ALLY BANK, AND TO SIGN IN ITS NAME, PLACE AND STEAD ANY DOCUMENT WHATSOEVER NECESSARY UNDER LAW TO TRANSFER ANY AND ALL PAYMENTS DUE TO ALLY BANK AND ONLY WITH RESPECT TO THOSE LOANS WHICH ARE SOLD AND TRANSFERRED TO, OR SERVICED ON BEHALF OF THE BANK BY, GMAC MORTGAGE, LLC

THE UNDERSIGNED GIVES TO SAID ATTORNEY-IN-FACT FULL POWER AND AUTHORITY TO EXECUTE SUCH INSTRUMENTS AND TO DO AND PERFORM ALL AND EVERY ACT AND THING NECESSARY AND PROPER TO CARRY INTO EFFECT THE POWER OR POWERS GRANTED BY OR UNDER THIS LIMITED POWER OF ATTORNEY AS FULLY AS THE UNDERSIGNED MIGHT OR COULD DO, AND HEREBY DOES RATIFY AND CONFIRM TO ALL THAT SAID ATTORNEY-IN-FACT SHALL LAWFULLY DO OR CAUSE TO BE DONE BY AUTHORITY HEREOF

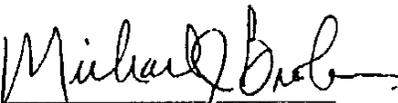
CERTIFICATE OF ASSISTANT SECRETARY
OF
USAA FEDERAL SAVINGS BANK

I, Michael J. Broker, Assistant Secretary of USAA Federal Savings Bank, a federally chartered savings association organized and existing under the laws of the United States of America (the "Bank"), hereby certify that Attachment 1 hereto is a true and correct copy of resolutions that have been duly and validly adopted by the Board of Directors of the Bank on September 14, 2007, and are in full force and effect.

IN WITNESS WHEREOF, I have hereto set my hand and affixed the seal of the Bank as of the 3rd day of December 2008.

SEAL

By:


Name: Michael J. Broker
Title: Assistant Secretary

ATTACHMENT 1

WHEREAS, in connection with the transfer, sale and assignment of first and second mortgage loans, USAA Federal Savings Bank (the "Bank") from time to time desires to contract with, and appoint as the Bank's agents, entities and specified individuals who are not officers or employees of the Bank to perform loan-related functions in the name or on behalf of the Bank.

THEREFORE, BE IT RESOLVED, that the Chairman, President, Interim President, any Senior Vice President and any Vice President (each, an "Authorized Officer") of the Bank be, and each one of them hereby is, authorized to appoint entities and specified individuals as agents authorized to perform loan-related functions, including without limitation, the functions specified in these resolutions in the name or on behalf of the Bank for the purpose of transferring or conveying first and second mortgage loans originated or purchased by the Bank to the Federal National Mortgage Corporation, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association or other investors in or purchasers or custodians of such loans (such entities and specified individuals so appointed by an Authorized Officer being hereinafter referred to as "Authorized Agents");

FURTHER RESOLVED, that the Authorized Agents will perform the acts necessary to effectuate the transfer, sale and assignment of first and second mortgage loans, including, without limitation, executing endorsements of the mortgage loan documents and correcting minor deficiencies in said documents to accomplish the transfer and sale of said loans, and obtaining any and all documents necessary to effectuate the transfer, sale and assignment of said mortgage loans;

FURTHER RESOLVED, that the Authorized Agents may from time to time be named as agents or officers by other corporations and entities for purposes similar to those set forth in these resolutions and it is acknowledged that the entities employing the Authorized Agents disclaim any liability or obligation in connection with their actions in that capacity;

FURTHER RESOLVED, that the Authorized Agents, and any of their designees, are authorized and approved to use a signature device, stamp, or any other communication considered to be a writing under commercially accepted practices (each, a "facsimile signature"), and to issue an allonge when required, to endorse or otherwise execute any documents necessary to carry out the intent of these resolutions.

FURTHER RESOLVED, that the authority granted pursuant to these resolutions may be exercised in the name of the Bank by the actual or facsimile signature of any one of the Authorized Agents, and a facsimile signature of an Authorized Agent on a document such person is required to sign shall be the

signature of the Bank regardless of by whom or by what means the facsimile signature thereon may have been affixed thereto

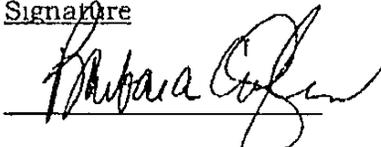
FURTHER RESOLVED, that the Secretary or any Assistant Secretary of the Bank is hereby authorized and directed from time to time to certify copies of these resolutions, the incumbency of the Authorized Agents appointed pursuant to these resolutions, and the actual and facsimile signatures of said Authorized Agents;

FURTHER RESOLVED, that the above-described authorization, directives and appointments are limited solely to the loan-related functions described above, and that all past actions of the Authorized Agents with respect to such functions are hereby ratified, affirmed and adopted; and

FURTHER RESOLVED, that any specific resolutions that may be required for the purposes stated in these resolutions are hereby adopted and incorporated as if fully set forth herein, and the Secretary or any Assistant Secretary of the Bank is hereby directed to affix any such resolutions hereto as and when the Secretary or Assistant Secretary shall receive them and is authorized to certify that such resolutions have been duly and validly adopted by the Board of Directors of the Bank.

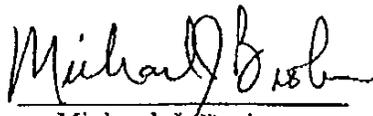
CERTIFICATE OF INCUMBENCY
OF
USAA FEDERAL SAVINGS BANK

I, Michael J. Broker, Assistant Secretary of USAA Federal Savings Bank, a federally chartered savings association organized and existing under the laws of the United States of America (the "Bank"), hereby certify that the following individual is authorized to act on behalf of the Bank, holds the office designated in this certificate, and that the signature appearing opposite her name is the genuine signature of such individual:

<u>Name</u>	<u>Office</u>	<u>Signature</u>
Barbara C. Johnson	Senior Vice President, Real Estate	

IN WITNESS WHEREOF, I have hereto set my hand and affixed the seal of the Bank as of the 3rd day of December 2008.

SEAL

By: 
Name: Michael J. Broker
Title: Assistant Secretary

APPOINTMENT OF AUTHORIZED AGENTS
OF
USAA FEDERAL SAVINGS BANK

Reference is made those certain resolutions duly adopted by the Board of Directors of USAA Federal Savings Bank (the "Bank"), a federally chartered savings association organized and existing under the laws of the United States of America, dated September 14, 2007, which grant authority for certain officers of the Bank to act for the Bank in all matters relating to the Bank's appointment and performance of duties in connection with the transfer, sale and assignment of first and second mortgage loans (the "Resolutions").

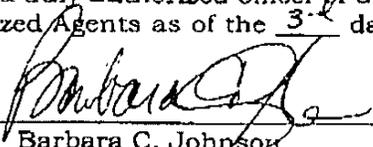
The Resolutions provide, among other things, that an Authorized Officer (as defined in the Resolutions) is authorized to appoint, by written instrument, Authorized Agents (as defined in the Resolutions) to perform such functions as the Board of Directors of the Bank has authorized pursuant to the Resolutions to effect the purposes of such Resolutions.

In accordance with the authority granted to the undersigned Authorized Officer, said Authorized Officer hereby appoints the individuals listed below, who are employees of GMAC Mortgage, LLC, as Authorized Agents for purposes of performing functions described in the Resolutions. This designation shall remain in full force and effect until GMAC Mortgage, LLC's receipt of the last recorded assignment.

<u>Authorized Agent</u>	<u>Title</u>
Charles Hoecker	Senior Vice President
Javid Jaber	Senior Vice President
Kenneth R. Perkins	Senior Vice President
Bob Hora	Vice President
Noel McNally	Vice President
Susan R. Meier	Vice President
Ron Poindexter	Vice President
Julie A. Rousselow	Vice President
Frank Ruhl	Vice President
Manjeet Singh	Vice President
Richard Wade	Vice President
Pat Gardino	Assistant Vice President
Stephanie Lowe	Assistant Vice President
Steve Uline	Assistant Vice President
Jose Aguilar	Limited Signing Officer
Lorraine Balara	Limited Signing Officer
Jeanette Berkshire	Limited Signing Officer
Beth Borse	Limited Signing Officer
Christie Bouchard	Limited Signing Officer
Katie Brewer	Limited Signing Officer

Jenny Brouwer	Limited Signing Officer
Kristi Caya	Limited Signing Officer
Carol Chapman	Limited Signing Officer
Tara Clayton	Limited Signing Officer
Rebecca Colgan	Limited Signing Officer
David Cunningham	Limited Signing Officer
Vickie Day	Limited Signing Officer
Jody Deifs	Limited Signing Officer
Barb Frost	Limited Signing Officer
Laura Furtick	Limited Signing Officer
Steven Green	Limited Signing Officer
Aly Hajee	Limited Signing Officer
Cassandra Inouye	Limited Signing Officer
John Kerr	Limited Signing Officer
Margie Kwiatanowski	Limited Signing Officer
Jay Lenehan	Limited Signing Officer
Todd Luckey	Limited Signing Officer
Chris Mayall	Limited Signing Officer
Patrick McClain	Limited Signing Officer
Hattie McLaughlin	Limited Signing Officer
Pat McCool	Limited Signing Officer
Michael J. McIntyre	Limited Signing Officer
Ginny Niedert	Limited Signing Officer
Joyce Petty	Limited Signing Officer
Erika Puentes	Limited Signing Officer
Jenee Simon	Limited Signing Officer
Margaret Slattery	Limited Signing Officer
Jim Smith	Limited Signing Officer
Rosalie Solano	Limited Signing Officer
Joc Spicer	Limited Signing Officer
Brenda Staehle	Limited Signing Officer
Jeffrey Stephan	Limited Signing Officer
Mary Taylor	Limited Signing Officer
Kenneth Ugwuadu	Limited Signing Officer
Liz Yeranorian	Limited Signing Officer
Heidi York	Limited Signing Officer
Stephen Zindler	Limited Signing Officer

IN WITNESS WHEREOF, the undersigned, a duly authorized officer of the Bank, has executed this Appointment of Authorized Agents as of the 3rd day of December 2008.

By: 
Name: Barbara C. Johnson
Title: Senior Vice President, Real Estate