

SPECIAL POWER OF ATTORNEY

The undersigned, _____, does hereby appoint (name of mortgage broker) my true and lawful attorney, to perform services related to the following loan in which I own a beneficial interest: _____. The services to be performed are described below:

(Describe services here)

This power of attorney shall not be effective to authorize any transaction that subordinates the priority of the recorded deed of trust that secures this loan unless accompanied by a writing issued by the undersigned that consents to such subordination.

This power of attorney shall not be effective to authorize the use or release of money in which the undersigned owns a beneficial interest for any purpose except for the provision of the services described above relating to the loan described above unless accompanied by written authorization by the undersigned for the use or release of money for the other purpose.

This power of attorney is effective only for the term of the specific loan described above unless the mortgage broker obtains written approval from the undersigned to extend the term of the power of attorney to provide services for not more than one other loan. The written approval must identify the loan for which the power of attorney was executed and the loan for which the power of attorney is being given.

I give and grant to my said attorney full power to execute in my name contracts, escrow instructions, conveyances, mortgages, deeds of trust, and all other documents necessary to carry out the services described herein as fully to all intents and purposes as the undersigned might or could do if personally present, hereby ratifying and confirming all that my said attorney shall lawfully do, or cause to be done, by virtue of these presents.

Witness my hand this _____ day of _____, 20__.

State of _____

County of _____

This instrument was acknowledged before me on _____ (date), by _____ (name(s) of person(s))

(Signature of Notarial Officer)

(Title and Rank (Optional)): _____

(My commission expires (optional)): _____

Seal

Approved by the Commissioner of the Division of Mortgage Lending on _____.