

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PREMISES:

That _____, as Seller (the “Seller”), under the Originator and Sale Agreement (as amended or otherwise supplemented, the “Sale Agreement”) between H&H Financial Group, LLC dba Life Mortgage Group, as Buyer (“Buyer”), hath made, constituted and appointed, and does by these presents make, constitute and appoint H&H Financial Group, LLC dba Life Mortgage Group, a limited liability company organized and existing under the laws of the State of Indiana, and having its principal office located at 8922 Ruffian Lane, Newburgh, IN 47630, its true and lawful Attorney-in-Fact, with full power of substitution, and with full power and authority to sign, endorse, 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 “Mortgages” and the “Deeds of Trust,” respectively) creating a trust or lien or an estate in fee simple interest in real property securing a Mortgage Loan and promissory notes secured thereby (the “Mortgage Notes” for which the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of Endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which H&H Financial Group, LLC dba Life Mortgage Group is acting as Lender pursuant to a Mortgage Originator, FHA Sponsored Loan Correspondent and FHA Authorized Agent Agreement dated as of _____, 20____ (as amended or otherwise supplemented, the “Broker Originator Agreement”). This appointment shall apply only to transactions which Seller is authorized to enter into under the Sale Agreement, but in no event shall apply to any transactions other than the following enumerated transactions only:

1. In the event a Default exists under the Sale Agreement by Seller, Buyer may modify, record or assign a Mortgage, Deed of Trust, Mortgage Note, Assignment of Mortgage, initiate a MERS Registrations, title insurance or any other agreement, instrument or document related to the Mortgage Loans which Buyer has purchased from Seller to the Sale Agreement.
2. 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 thereto 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 lien of the Mortgage or Deed of Trust as insured.
3. The taking of such actions and executing agreements, instruments and other documents, in the name of Buyer and its assignees and pledges, as the Facility Agent may deem necessary or advisable to accomplish to accomplish the purposes of the Sale Agreement.

