

LIMITED POWER OF ATTORNEY

Fannie Mae, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at International Plaza II, 14221 Dallas Parkway, Suite 1000, Dallas, Texas 75254-2916 ("Fannie Mae"), constitutes and appoints Dyck-O'Neal, Inc., a corporation organized and existing under the laws of Texas, having an office for the conduct of business at 15301 Spectrum Drive, Suite 450, Addison, Texas 75001, its true and lawful Attorney-in-Fact, and in its name, place, and stead and for its use and benefits, to execute, endorse, and acknowledge on Fannie Mae's behalf assignments of loans sold by Fannie Mae to Dyck-O'Neal, Inc., pursuant to that certain Deficiency Pursuit Agreement by and between the parties, which was made and entered into as of September 1, 2008.

The undersigned gives to Dyck-O'Neal, Inc., full power and authority to execute such instruments and to do and perform all and every act and thing 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, and hereby does ratify and confirm all that Dyck-O'Neal, Inc., shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney, upon the exercise of such power by Dyck-O'Neal, Inc., that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 29th day of October, 2008.

FANNIE MAE

By: Robert D. Cairne
Print name: Robert D. Cairne
Title: Vice President

STATE OF TEXAS §

COUNTY OF DALLAS §

Before me, the undersigned, a Notary Public on this day personally appeared known to me Robert Cairne, Vice President, to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that the same was the act of the said Fannie Mae, a Congressionally chartered corporation, and that he had executed the same as the act of such corporation for the purpose and consideration therein expressed, and in the capacity therein stated.

Given under my hand and seal of office, this 29 day of October, 2008.

(PERSONALIZED SEAL)



Carolyn Johnson
Notary Public, State of Texas
CAROLYN JOHNSON
Print name of Notary Public here

My commission expires the 13 day of December, 2008.