

AFTER RECORDING RETURN TO:

UPF WASHINGTON INC
12410 E MIRABEAU PKWY #100
SPOKANE VALLEY WA 99216
REF # 302646

LIMITED POWER OF ATTORNEY

STERLING SAVINGS BANK dba STERLING BANK
STERLING SAVINGS BANK dba STERLING BANK, successor in interest to and/or
formerly known as:

ACTION MORTGAGE COMPANY,
AMERICAN LIBERTY MORTGAGE COMPANY
ANN ARBOR COMMERCE BANK
BELLINGHAM MORTGAGE COMPANY
CENTRAL EVERGREEN FEDERAL SAVINGS & LOAN ASSOCIATION
EMPIRE BANK
EMPIRE FEDERAL SAVINGS BANK
EMPIRE FEDERAL SAVINGS & LOAN ASSOCIATION
EVERGREEN SAVINGS ASSOCIATION
FIRST FEDERAL BANK OF IDAHO
FIRST FEDERAL BANK OF IDAHO, FSB
FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF MISSOULA
FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF MONTANA
FIRST INDEPENDENT
FIRST INDEPENDENT BANK
FIRST INDEPENDENT INVESTMENT GROUP
FIRST INDEPENDENT MORTGAGE COMPANY
FIRSTBANK NORTHWEST
GOLF FINANCIAL SERVICES
GOLF SAVINGS BANK
INTERVEST-MORTGAGE INVESTMENT COMPANY
KEY BANK OF WASHINGTON
KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
LEWIS FEDERAL SAVINGS & LOAN ASSOCIATION
LYNNWOOD MORTGAGE CORPORATION
MERS (MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC) AS NOMINEE
FOR ACTION MORTGAGE COMPANY
MERS (MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC) AS NOMINEE
FOR GOLF SAVINGS BANK
MERS (MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC) AS NOMINEE
FOR STERLING SAVINGS BANK
PIONEER BANK
PIONEER BANK, FSB
PIONEER FEDERAL SAVINGS & LOAN ASSOCIATION
SSB MORTGAGE CORPORATION

**STERLING SAVINGS ASSOCIATION
STERLING SAVINGS BANK
SONOMA NATIONAL BANK
TRI-CITIES SAVINGS & LOAN ASSOCIATION
WASHINGTON MUTUAL BANK DBA WESTERN BANK**

having its principal place of business at 111 N Wall Street, Spokane, WA 99201, does hereby constitute, authorize, empower and appoint **UPF WASHINGTON, INCORPORATED, a Washington corporation**, by and through its authorized representatives, **Mark E Hikel, Chief Executive Officer; Dennis P Thompson, Corporation Counsel; or Brian Thompson, Vice President**, its true and lawful attorney for it, and in its name and stead and for its use and benefit, to execute, endorse, and acknowledge all documents customarily and reasonably necessary and appropriate for:

1. The full satisfaction or release of a Mortgage or the request to a Trustee for a full reconveyance or discharge of a Deed of Trust;
2. The partial release or discharge of a Mortgage or the request to a Trustee for a partial reconveyance or discharge of a Deed of Trust;
3. The appointment of a successor or substitute Trustee under a Deed of Trust, in accordance with applicable state law and the Deed of Trust;
4. To act as Trustee or successor or substitute Trustee under a Deed of Trust, in accordance with applicable state law and the Deed of Trust;
5. The issuance of such other documents as may be necessary under the terms of the Mortgage, Deed of Trust, or state law to expeditiously complete said transactions.

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 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 said Attorney-in-Fact 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 of the Attorney-in-Fact 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 28th day of February, 2012.

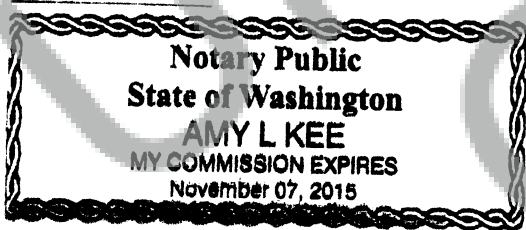
STERLING SAVINGS BANK dba STERLING BANK, and STERLING SAVINGS BANK dba STERLING BANK on behalf of all successor and formerly known as parties

By: Glenda Ripley
Glenda Ripley, VP/Lending Support Manager

STATE OF WASHINGTON)
County of Spokane)

On 2/28/12, before me, the undersigned Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Glenda Ripley**, personally known to me or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Amy Kee
NOTARY PUBLIC in and for the State of Washington, residing at Spokane
My commission expires: Nov. 7, 2015