

Record and Return to:

Cenlar FSB

425 Phillips Blvd

Trenton, NJ 08628

23699105

20150720000245420 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
07/20/2015 10:22:47 AM FILED/CERT

LIMITED POWER OF ATTORNEY

Pursuant to the Subservicing Agreement (as amended, restated, supplemented or otherwise modified from time to time, the "Agreement"; capitalized terms not defined herein have the definitions assigned to such terms in the Agreement), dated as of June 29, 2007, among CitiMortgage, Inc. ("CitiMortgage"), as Owner/Servicer and Cenlar FSB, as Subservicer, CitiMortgage, Inc. Hereby appoints Cenlar FSB as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan or real estate owned property (collectively, the "Mortgage Loans") which is subject to the Agreement:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage Loan which are now or shall after this date become due, owing or payable, or otherwise belong to CitiMortgage; to settle and compromise any of such debts or obligations that may be or become due to CitiMortgage; to endorse in the name of CitiMortgage for deposit in the appropriate account any instrument payable to or to the order of CitiMortgage; in each case with respect to a Mortgage Loan.
2. To make demand(s) on behalf of CitiMortgage upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as CitiMortgage deems reasonable necessary or appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage Loan; to handle all aspects of foreclosure on behalf of CitiMortgage, including but not limited to, conducting the foreclosure sale, bidding for CitiMortgage under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral thereof or guaranty thereof; and to assign, convey, accept, or otherwise transfer, CitiMortgage's interest in any Mortgage Loan.
3. To perform all other acts and do all other things as may be necessary or convenient to manage and service the Mortgage Loans under the terms of the Agreement.

This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney.

The rights, powers and authority of Cenlar FSB as attorney-in-fact of CitiMortgage under this Limited Power of Attorney shall continue on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney which may be revoked at any time in writing by CitiMortgage.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New Jersey.


IN WITNESS WHEREOF CitiMortgage, Inc. has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 14th day of May, 2015.

CITIMORTGAGE, INC.

By: [Signature]
Name: Tommy R. Harris
Title: Sr. Vice President
6801 Colwell Dr.
Irving, TX 75039

Witness: [Signature]
Printed Name: John Guyon
Date: 5-14-15

(Individual Acknowledgement)

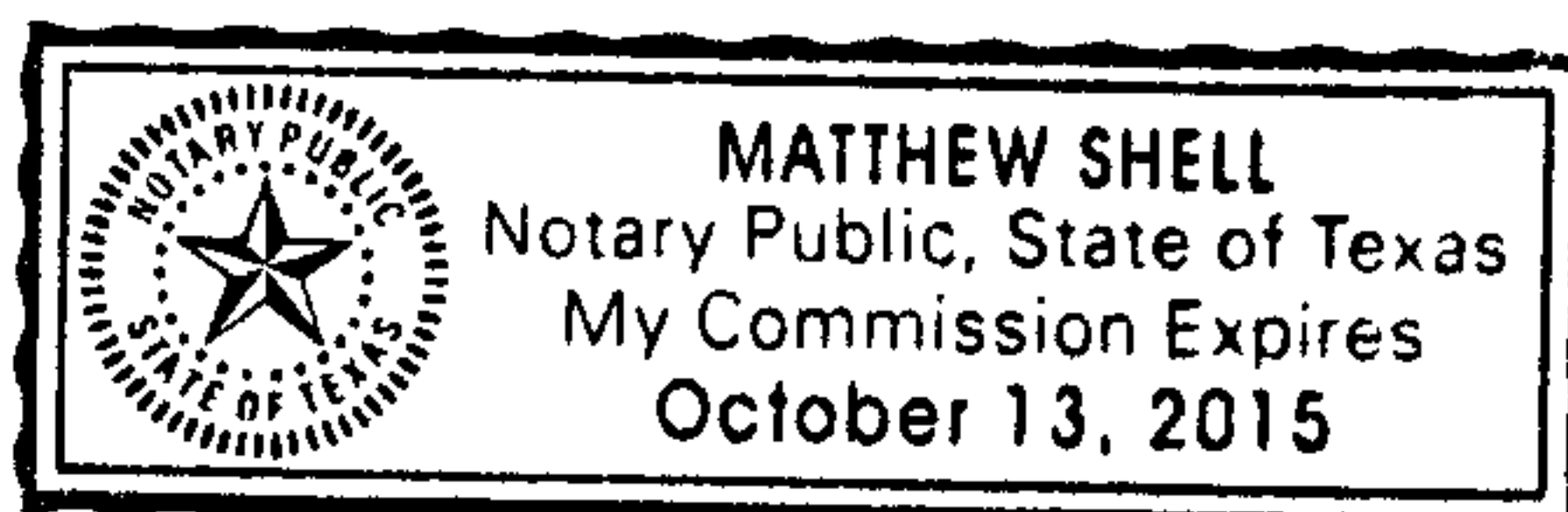

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State of Texas

County of Dallas

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Tommy R. Harris personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 14th day of May, 2015.



Notary Public: [Signature]
Printed Name: MATTHEW SHELL

My Commission Expires: October 13, 2015