

Prepared By:

~~RECORD AND RETURN TO:~~

Bank of America, National Association
4804 Deer Lake Drive East
Jacksonville, Florida 32246-6484
Attention: Tami Couchot

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

77384263

FORM OF LIMITED POWER OF ATTORNEY (NONTRUSTEE)

KNOW ALL MEN BY THESE PRESENTS, that **Bank of America, National Association**, a national banking association, as successor in interest by merger to **Merrill Lynch Credit Corporation** ("Owner"), having its principal place of business at 101 South Tryon Street, Charlotte, North Carolina 28255, hereby constitutes and appoints **PHH Mortgage Corporation**, f/k/a Cendant Mortgage Corporation and d/b/a **PHH Mortgage Services** ("PHH"), a New Jersey corporation, having offices at 1 Mortgage Way, Mt. Laurel, New Jersey 08054, by and through any of its Assistant Vice Presidents or more senior officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with all residential mortgage loans serviced by PHH for Owner, for the purposes of performing all acts and executing all documents in the name of Owner necessary and incidental to servicing said loans, including but not limited to:

- 1) Foreclosing delinquent loans or discontinuing such foreclosure proceedings, executing claims for insurance benefits under private mortgage insurance policies, and endorsing related proceeds checks made payable to Owner;
- 2) Selling, transferring, or otherwise disposing of real property acquired through foreclosure or otherwise, including, but not limited to, executing all contracts, agreements, deeds, assignments, or other instruments necessary to effect such sale, transfer, or disposition, and receiving proceeds and endorsing checks made payable to the order of Owner from such proceedings;
- 3) Preparing, executing, and delivering satisfactions, cancellations, discharges, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, and substitutions of trustees under deeds of trust;
- 4) Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes in connection with loans for which PHH has received full payment of all outstanding amounts due; and
- 5) Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service loans.

Owner further grants to PHH full power and authority to do and perform all acts necessary for PHH to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms all that PHH shall lawfully have done, do, or cause to be done by virtue of the powers and authority granted and contemplated hereby. This Limited Power of Attorney shall be effective as of July 1, 2011.



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Shelby Cnty Judge of Probate, AL
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Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney and may be satisfied that this Limited Power of Attorney shall continue in full force and effect until revoked in writing by Owner.

WITNESSES:

Sandra J. Conery
Name: Sandra J. Conery
Kevin Scheels
Name: Kevin Scheels

BANK OF AMERICA,
NATIONAL ASSOCIATION

By: *Tami Couchot*
Name: Tami Couchot
Title: Vice President

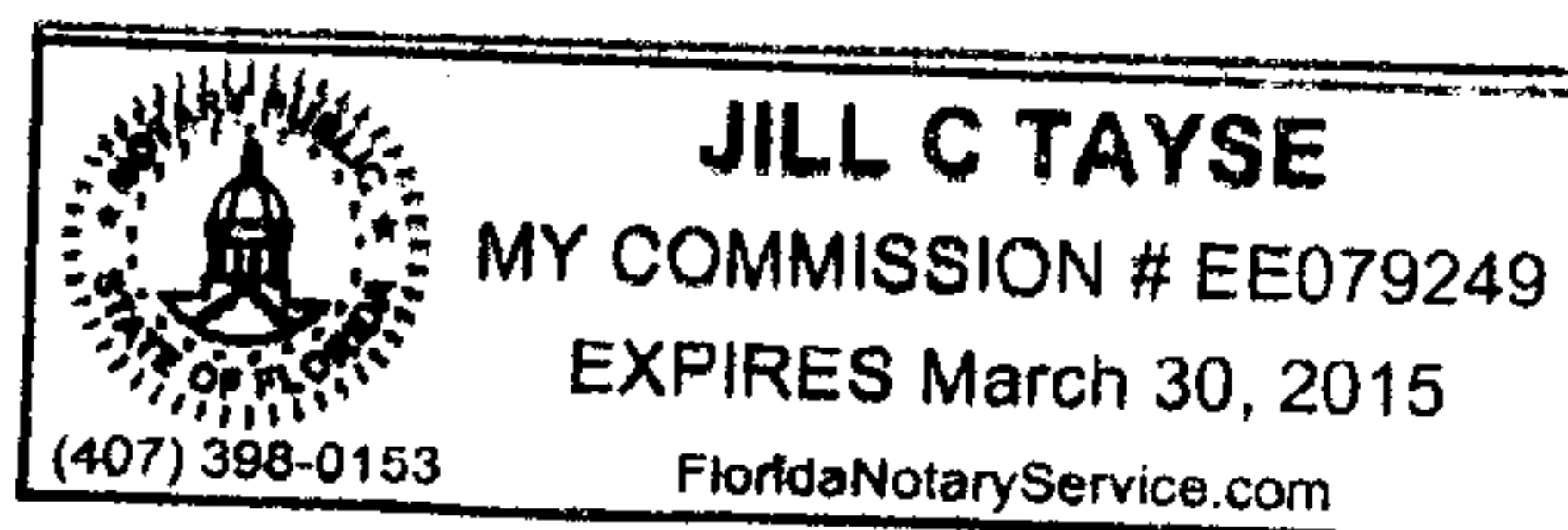
(Corporate Seal)

STATE OF FLORIDA

COUNTY OF DUVAL

On this 22nd day of July, 2011, before me, the undersigned, a Notary Public in and for said county and state, personally appeared **Tami Couchot**, personally known to me to be the person who executed the within instrument as **Vice President**, on behalf of the corporation therein named, and duly acknowledged that said instrument is the act and deed of said corporation, and that, being authorized to do so, executed and delivered said instrument and affixed the corporate seal thereto for the purposes therein contained.

Witness by hand and official seal.



Jill C. Tayse
Notary Public, State of Florida
Commission Number: EE079249
My Commission Expires: 3-30-15



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