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Taylor Volker
3451 Hammond Ave
Waterloo, IA 50702

Contract #

3718

Shelby, AL

20130425000168430 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
04/25/2013 12:41:28 PM FILED/CERT

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that effective February 1, 2013, CommunityOne Bank, N.A. (the "Company"), headquartered at 101 Sunset Avenue Asheboro, North Carolina 27204, does hereby constitute and appoint Ocwen Loan Servicing, LLC a Delaware limited liability company ("Ocwen"), having an office at 1100 Virginia Drive, Fort Washington, Pennsylvania 19034, by and through its officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with mortgage loans serviced by Ocwen on behalf of the Company pursuant to that certain Servicing Agreements, as described on Exhibit A between Ocwen as assignee of GMAC Mortgage, LLC and the Company (the "Servicing Agreement") for the purpose of performing all acts and executing all documents in the name of the Company necessary and incidental to the servicing of said loans, including but not limited to:

1. Foreclosing delinquent loans or discontinuing such foreclosure proceedings, including, but not limited to, the execution of notices of default, notices of sale, assignments of bids, and assignments of deficiency judgments, and appearing in the prosecuting bankruptcy proceedings;
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 the Company from such proceedings;
3. Preparing, executing, and delivering satisfactions, cancellations, discharges, list note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, and UCC-3 Continuation Statements;
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 Ocwen has received full payment of all outstanding amounts due on behalf of the Company;
5. Endorsing insurance proceeds checks and mortgage payment checks to the order of the Company; and
6. Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans, including, without limitation, delegating the authority granted herein to necessary third parties, including but not limited to, law firms or Trust Companies and each of their partners, officers, employees, agents and assigns.

The Company further grants to Ocwen full power and authority to do and perform all acts necessary for Ocwen to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the Company 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 Ocwen shall lawfully do by virtue of the powers and authority granted and contemplated hereby, and all that Ocwen has previously done pursuant to or in connection with the Servicing Agreement or any Limited Power of Attorney previously granted by the Company to Ocwen. This Limited Power of Attorney shall be effective February 1, 2013 and remain in full force and effect until revoked or terminated by the Company.

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 has not been revoked by the Company.

CommunityOne Bank, N.A.
(Company)

By:



Name:

Angus M McBryde III

Title:

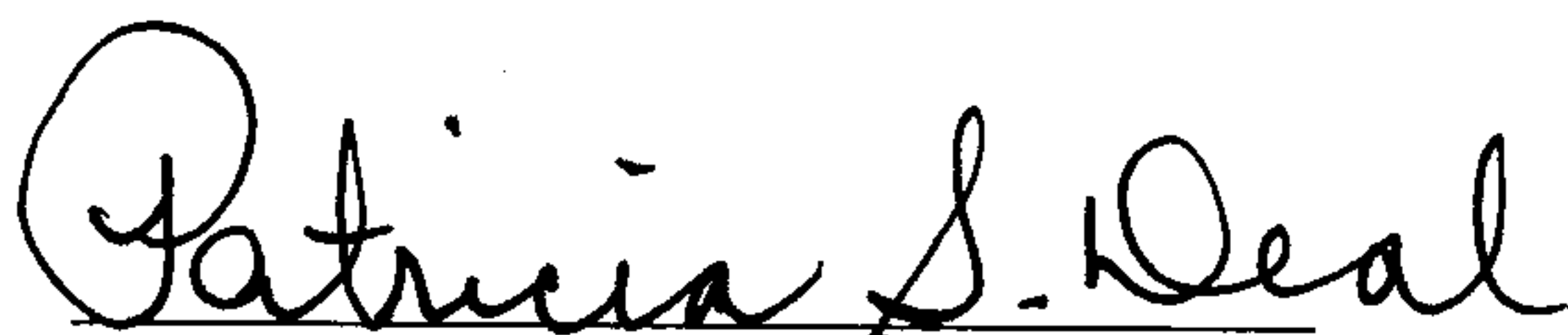
Treasurer

STATE OF North Carolina

COUNTY OF Cabarrus

On this 17 day of January, 2013, before me, the undersigned, a Notary Public in and for said State and County, personally appeared Angus M. McBryde III, personally known to me to be the person who executed the within instrument as Treasurer, on behalf of CommunityOne Bank, N.A., and he or she acknowledged that said instrument is the act and deed of said CommunityOne Bank, N.A., and that he or she, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

WITNESS by hand and official seal.


Notary Public

Feb. 19, 2017
My Commission Expires

[Seal]





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Exhibit A

GMACM Investor Number	Contract Name / Date	Shelf-Series ID
42562	CommunityOne – Whole Loan Agreement	N/A
42565	CommunityOne – Whole Loan Agreement	N/A
42598	CommunityOne - Whole Loan Agreement	N/A