

STATE OF IOWA, COUNTY OF BLACK HAWK, SS:
I, Judith A. McCarthy, Recorder of said County, hereby
certify that this is a true copy of the official document
as recorded in the Recorder's Office in Book and
Page or Document No. 2014-00009169

Judith A. McCarthy, County Recorder

OCT 30 2013
(DATE)

Judith A. McCarthy
(Recorder)



Doc ID: 005320510005 Type: GEN
Kind: POWER OF ATTORNEY
Recorded: 10/28/2013 at 04:24:48 PM
Fee Amt: \$27.00 Page 1 of 5
Black Hawk County Iowa
JUDITH A MCCARTHY RECORDER

File **2014-00009169**



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Shelby Cnty Judge of Probate, AL
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SHELBY AL

*** LIMITED POWER OF ATTORNEY ***

Date of POA: October 21st, 2013

Grantor: ETS OF VIRGINIA, INC.
ETS OF WASHINGTON, INC.
EXECUTIVE TRUSTEE SERVICES, LLC
GMAC MORTGAGE USA CORPORATION
GMAC MORTGAGE, LLC
HOMECOMINGS FINANCIAL REAL ESTATE HOLDING, LLC
HOMECOMINGS FINANCIAL, LLC
PATI REAL ESTATE HOLDINGS, LLC
RAHI REAL ESTATE HOLDINGS, LLC
RESIDENTIAL FUNDING COMPANY, LLC
RESIDENTIAL FUNIDNG REAL ESTATE HOLDINGS, LLC
RESIDENTIAL MORTGAGE REAL ESTATE HOLDINGS, LLC

Grantee: Ocwen Loan Servicing, LLC

Document was prepared by and after recorded return To:
Taylor Volker
Ocwen Loan Servicing
3451 HAMMOND AVE
WATERLOO IA 50702

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27.00


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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that effective November 1, 2013, each of the companies listed on the attached Exhibit A, or any Successor-in-Interest to same (each a "Company" and collectively the "Companies"), having a place of business as respectively indicated on Exhibit A, does hereby constitute and appoint Ocwen Loan Servicing, LLC, a Delaware limited liability company ("Ocwen"), having a place of business at 1100 Virginia Drive, Fort Washington, PA 19034, by and through its officers, its true and lawful Attorney-in-Fact in its name place and stead and for its benefits in connection with mortgage loans and mortgage loan servicing rights purchased by Ocwen pursuant to the Asset Purchase Agreement, by and among Residential Capital, LLC, Residential Funding Company, LLC, GMAC Mortgage, LLC, Executive Trustee Services, LLC, ETS of Washington, Inc., EPRE, LLC, GMACM Borrower LLC and RFC Borrower LLC, being one or more of the Companies or the Sole Member of one or more of the Companies, and Ocwen, dated as of November 2, 2012, as amended (the "Asset Purchase Agreement"), and pursuant to the Servicing, Subservicing and Servicing Transfer Agreements, by and among GMAC Mortgage, LLC, Residential Funding Company, LLC, Executive Trustee Services, LLC and ETS of Washington, Inc., being one or more of the Companies or the Sole Member of one or more of the Companies, and Ocwen, each dated as of February 15, 2013 (the "Servicing Agreements"), whereby Ocwen, as Servicer, Subservicer, or Purchaser is permitted to carry out certain servicing actions on behalf of the Companies, for the purpose of performing all acts and executing all documents in the name of the Company or Companies, or any former legal name of the Company or Companies, or any current or former trade name registered to the Company or Companies, necessary or incidental to implement the Asset Purchase Agreement and Servicing Agreements, or to take any and all action necessary to perfect the interest of Ocwen in any mortgage loan for which the servicing was acquired by Ocwen pursuant to the Asset Purchase Agreement, 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 and prosecuting and defending 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 or Companies from such proceedings;
3. Preparing, executing, and delivering affidavits, certifications, declarations, stipulations, waivers of any conflict of interest, verifications, proofs of claim and other bankruptcy documents, satisfactions, clearing or remedying titles to real property, cancellations, discharges, lost 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 title certificates or promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes;


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5. Endorsing insurance policies or insurance proceeds checks and mortgage payment checks to the order of the Company or Companies;
6. Executing settlement agreements, consent orders, stipulations or other consented to court documents; and
7. Any and all such other acts of any kind and nature whatsoever that are necessary or appropriate to implement the transactions contemplated by the Asset Purchase Agreement and Servicing Agreements or to take any and all action necessary to perfect the interest of Ocwen in any mortgage loan as to which the servicing was acquired by Ocwen pursuant to the Asset Purchase Agreement, including, without limitation, delegating the authority granted herein to necessary third parties such as, but not limited to, law firms or trust companies and each of their officers, directors, employees, agents and assigns.

Each 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 Companies 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 Asset Purchase Agreement or any power of attorney previously granted by the Companies to Ocwen. This Limited Power of Attorney shall be effective November 1, 2013 and remain in full force and effect until revoked or terminated by the Companies.

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 Companies.

SIGNATURE PAGES TO FOLLOW



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EXHIBIT A

1. ETS of Virginia, Inc.
3900 Westerre Parkway, Suite 300
Richmond, VA 23233
2. ETS of Washington, Inc.
800 Bellevue Way, NE, Suite 420
Bellevue, WA 98004
3. Executive Trustee Services, LLC
2255 N Ontario Street, Suite 400
Burbank, CA 91504-3190
4. GMAC Mortgage USA Corporation
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034
5. GMAC Mortgage, LLC
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034
6. Homecomings Financial Real Estate Holdings, LLC
8400 Normandale Lake Blvd, Suite 175
Minneapolis, MN 55437
7. Homecomings Financial, LLC
8400 Normandale Lake Blvd, Suite 175
Minneapolis, MN 55437
8. PATI Real Estate Holdings, LLC
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034
9. RAHI Real Estate Holdings, LLC
3993 Howard Hughes Parkway, Suite 250
Las Vegas, NV 89169
10. Residential Funding Company, LLC
8400 Normandale Lake Blvd, Suite 175
Minneapolis, MN 55437
11. Residential Funding Real Estate Holdings, LLC
8400 Normandale Lake Blvd, Suite 175
Minneapolis, MN 55437
12. Residential Mortgage Real Estate Holdings, LLC
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034



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HOMECOMINGS FINANCIAL, LLC
PATI REAL ESTATE HOLDINGS, LLC
RAHI REAL ESTATE HOLDINGS, LLC
RESIDENTIAL FUNDING COMPANY, LLC
RESIDENTIAL FUNDING REAL ESTATE HOLDINGS, LLC
RESIDENTIAL MORTGAGE REAL ESTATE HOLDINGS, LLC
(COLLECTIVELY, THE "COMPANIES")

By: Charles Laubach

Name: Charles Laubach

Title: Vice President

Witness: Jeanne Carr

Name: Jeanne Carr

Witness: Joan Gadler

Name: Joan Gadler

STATE OF PENNSYLVANIA

COUNTY OF MONTGOMERY

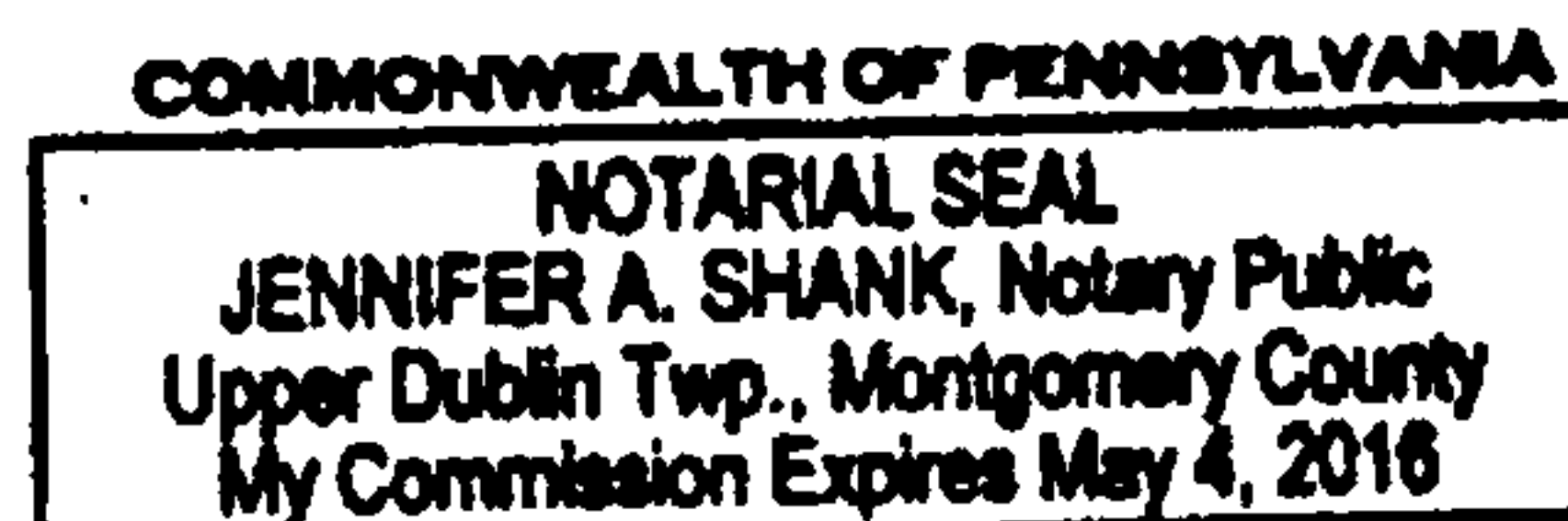
On this 21 day of October, 2013, before me, the undersigned, a Notary Public in and for said State and County, personally appeared Charles Laubach, personally known to me to be the person who executed the within instrument as Vice President on behalf of the Companies and he acknowledged that said instrument is the act and deed of the Companies and that he, being authorized to do so, executed and delivered said instrument for the purposes therein contained

In witness hereof, I hereunto set my hand and official seal.

Jennifer Shank
Notary Public

May 4, 2016
My Commission Expires

[Seal]



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