

Power of Attorney

After recording, return to
Linda Huller
PHH Mortgage Corporation REO Division
7681 Tyler's Place Blvd
Mail Locator B2-BTYP-01-1
West Chester, OH 45069

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Linda Huller
PHH Mortgage Corporation REO Division
7681 Tyler's Place Blvd.
Mail Locator B2-BTYP-01-1
West Chester OH 45069



Shelby Cnty Judge of Probate, AL 08/18/2015 04:03:12 PM FILED/CERT

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that effective January 22, 2015, the undersigned, The Bank of New York Mellon Trust Company. N.A., as successor in interest to all permitted successors and assigns of Bank One, National Association having its trust office at 525 William Penn Place, 7th Floor, Pittsburgh PA 15259 and its main office at 400 South Hope Street, Suite 400, Los Angeles, CA 90017-4104 (the "Bank"), hereby appoint PHH Mortgage Corporation to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the servicing of the mortgage loans under the applicable Pooling and Servicing Agreements and Indentures listed on Schedule A hereto on behalf of the Bank in its capacity as trustee thereunder:

- 1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
- 2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
- The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
 - 4. The completion of loan assumption agreements and modification agreements.
- 5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
- 6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
- 7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
- 8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or recession of termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of a deed in lieu of foreclosure; and
 - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of

Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above;

- to file and prosecute claims, and to appear on behalf of the Trustee, in bankruptcy cases affecting the Mortgage Note, Mortgage Deed of Trust;
- To execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.
- The qualified subordination of the lien of a Mortgage or Deed of Trust to a lien of a creditor that is created in connection with the refinancing of a debt secured by a lien that was originally superior to the lien of the Mortgage or Deed of Trust.

The relationship of the Bank and the Attorney under this Power of Attorney is intended by the parties to be that of an independent contractor and not that of a joint venture, partner, or agent.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Power of Attorney shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

IN WITNESS WHEREOF, The Bank of New York Mellon Trust Company. N.A., as successor in interest to all permitted successors and assigns of Bank One, National Association as Trustee, pursuant to that Pooling and Servicing Agreement among the Depositor, Transferor, Master Servicer, and the Trustee, dated as per Schedule A and these present to be signed and acknowledged in its name and behalf by Michael S. Thompson its duly elected and authorized Vice President and Brian Kaczmarski its duly elected and authorized Vice President this 22nd day of January, 2015.

By:

By:

Witness:

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The Bank of New York Mellon Trust Company, N.A., as Successor in interest to all permitted successors and assigns of Bank One, National Association

Name: Michael S. Thompson

Vice-President Title:

Name: Brian Kaczmarski Vice-President

Witness:

Printed Name: Patrick S. Smith

Printed Name: Philip Spagnola

ACKNOWLEDGEMENT

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY

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On January 22, 2015, Michael S. Thompson and Brian Kaczmarksi personally appeared before me known or proved to me to be the same person who executed the foregoing instrument and to be the Vice President and Vice President respectively of The Bank of New York Mellon Trust Company. N.A., as successor in interest to all permitted successors and assigns of Bank One, National Association, as Trustee and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee.

In witness whereof, I have hereunto signed my name an affixed my notarial seal the day and year last written.

Juanita McKelton NOTARY PUBLIC

My Commission expires: ____

10-09-2018

COMMONWEALTH OF PENNSYLVANIA

City of Pittsburgh, Allegheny County My Commission Expires Oct. 9, 2018

MEMBER. PENNSYLVANIA ASSOCIATION OF HOTARIES

NOTARIAL SEAL Juanita McKelton, Notary Public

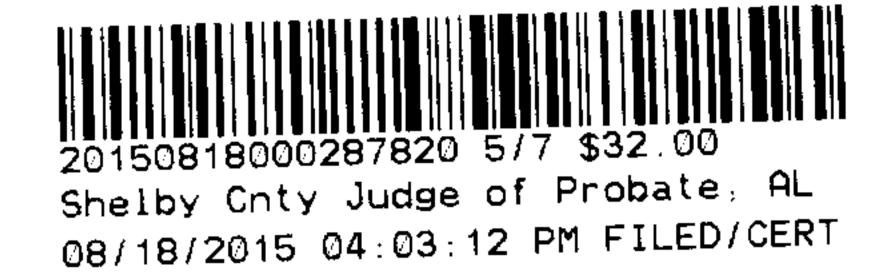
Schedule A

Pooling and Servicing Agreements

Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MLMI Series 2003-A4 Dated as of July 1st, 2003

Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MLMI Series 2003-A2 Dated as of March 1st, 2003

Schedule A



The Bank of New York Mellon f/k/a The Bank of New York as Trustee for Cendant Mortgage Pass-Through Certificates Series 2001-A

The Bank of New York Mellon Trust Company N.A., f/k/a Bank of New York Trust Company N.A., as Successor to JP Morgan Chase Bank, N.A. as Trustee for MLMI 2003-A2

The Bank of New York Mellon Trust Company, N.A., f/k/a The Bank of New York Trust Company, N.A., as successor-in-trust to JPMorgan Chase Bank, National Association, as Trustee for MLM1 Series 2003-A4

The Bank of New York Mellon Trust Company, N.A., f/k/a The Bank of New York Trust Company, N.A. as trustee for CSFB 2003-AR2

The Bank of New York f/k/a Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank as Trustee for Mastr Alternative Loan Trust 2003-5 Mortgage Pass Through Certificates Series 2003-5

The Bank of New York f/k/a Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank N.A. f/k/a JPMorgan Chase Bank as trustee for structured Asset Mortgage Investment Inc., Bear Stearns Arm Trust, Mortgage Pass-Through Certificates Series 2003-5

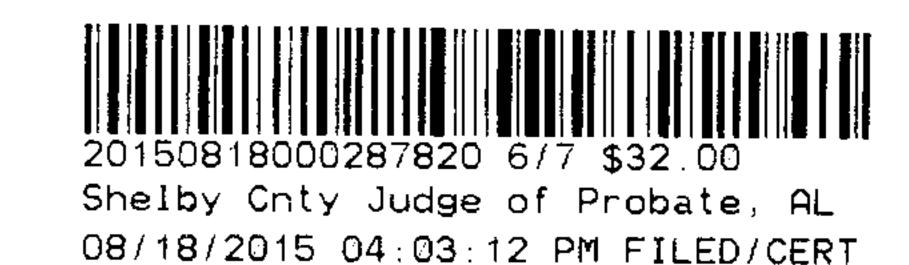
The Bank of New York Mellon Trust Company, N.A f/k/a The Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank as Trustee for Mastr Alternative Loan Trust 2003-6 Mortgage Pass Through Series 2003-6

The Bank of New York Mellon f/k/a Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank f/k/a JP Morgan Chase Bank as Trustee for Structured Asset Mortgage Investments, Inc Bear Stearns ARM Trust, Mortgage Pass Through Certificates, Series 2003-7

The Bank of New York Mellon fka The Bank of New York, as successor-in-interest to JPMorgan Chase Bank, N.A., as trustee for Structured Asset Mortgage Investments II, Inc., Bear Stearns Alt A Trust, Mortgage Pass Through Certificates Series 2004-7

The Bank of New York Mellon f/k/a The Bank of New York as Successor to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2004-12, Mortgage Passthrough Certificates, Series 2004-12

The Bank of New York Mellon Trust Company f/k/a Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank, N.A. f/k/a JP Morgan Chase Bank as Trustee for Master Alternative Loan Trust 2005-1



The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company, N.A. as Successor-in-Interest to JP Morgan Chase Bank, N.A. as Trustee for MASTR Adjustable Rate Mortgages Trust 2005-1, Mortgage Pass-Through Certificates, Series 2005-1

The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company, N.A. as Successor in Interest to JP Morgan Chase Bank, N.A. as Trustee for Mastr Adjustable Rate Mortgages Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2

The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company, N.A. as Trustee for MASTR Alternative Loan Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2

The Bank of New York Mellon, f/k/a The Bank of New York, as Successor-in-interest to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust Mortgage Pass Through Certificates, Series 2005-4

The Bank of New York Mellon Trust Company, N.A. f/k/a Bank of New York Trust Company, N.A. as Successor in Interest to JP Morgan Chase Bank, N.A. as Trustee for Master Adjustable Rate Mortgages Trust 2005-6, Mortgage Pass-Through Certificates, Series 2005-6

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for Structured Asset Mortgage Investments II, inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2005-7

The Bank of New York Mellon f/k/a The Bank of New York, as Successor-in-interest to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2005-9

The Bank of New York Mellon f/k/a The Bank of New York, as Successor-in-interest to JP Morgan Chase Bank, N.A. f/k/a JP Morgan Chase Bank, as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2005-10

The Bank of New York Melion Trust Company, National Association f/k/a The Bank of New York Trust Company, N.A. Successor to JPMorgan Chase Bank, N.A. as Trustee for RAAC 2005-RP1

The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N.A. as Successor to JP Morgan Chase Bank, N.A. as Trustee for RAAC 2005-RP2

The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N.A. Successor to JPMorgan Chase Bank, N.A. as Trustee for Holders of Mortgage Asset-Backed Pass-Through Certificates Series 2005-RP2

The Bank of New York Mellon Trust Company f/k/a Bank of New York Trust Company as Successor to JP Morgan Chase Bank, N.A. as Trustee Pooling and Servicing Agreement dated as of July 1, 2005 Mortgage Asset-Backed Pass-Through Certificates Series 2005-RP2

The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee RAMP 2005-RP2

The Bank of New York Mellon Trust Company f/k/a Bank of New York Trust Company as Successor to JP Morgan Chase Bank, N.A. as Trustee Pooling and Servicing Agreement dated as November 1, 2005 Mortgage Asset Backed Pass Through Certificates Trust 2005-RP3

The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company N.A. as Successor to JPMorgan Chase Bank, N.A. as Trustee Pooling and Servicing Agreement dated as of September 1, 2005 Mortgage Asset-Backed Pass-Through Certificates Series 2005-SP2

The Bank of New York Mellon f/k/a The Bank of New York, as Successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities, Bear Stearns ALT-A Trust, Mortgage Pass Through Certificates, Series 2006-1

The Bank of New York Mellon Trust Company f/k/a Bank of New York Trust Company as Successor to JP Morgan Chase Bank, N.A. as Trustee for Mortgage Asset Backed Pass Through Certificates Trust 2006-RP1

The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N.A. as Successor to JP Morgan Chase Bank, N.A. as Trustee for RAAC 2006-RP2

The Bank of New York Mellon f/k/a Bank of New York as Successor to JP Morgan Chase Bank, N.A. as Trustee for Bear Stearns Asset Backed Securities Trust 2006-SD2

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