20151019000364320 10/19/2015 01:38:25 PM POA 1/3

Recording Requested by and When Recorded Return to: SECURITY CONNECTIONS, INC. 240 TECHNOLOGY DR. IDAHO FALLS, ID 83401 (208)552-8317

Prepared by:
ERIN JENSEN

OCWEN LOAN SERVICING, LLC

3451 HAMMOND AVENUE

WATERLOO IA 50702

1-800-766-4622

LIMITED POWER OF ATTORNEY

Ocwen Loan Servicing, LLC 5720 Premier Park Drive, Bldg. 3 West Palm Beach, FL 33407

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KNOW ALL MEN BY THESE PRESENTS, that RBS Citizens, N.A., formally known as Citizens Bank of Massachusetts (the "Company"), having a place of business at 443 Jefferson Blvd Warwick RI 02886, does hereby constitute and appoint Ocwen Loan Servicing, LLC., a Delaware limited liability company Ocwen Loan Servicing, LLC having an office at 1661 Worthington Rd. Suite 100 West Palm Beach, FL 33409, 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 Loan Servicing, LLC on behalf of the Company pursuant to Sale and Servicing Agreement Ocwen Loan Servicing between Ocwen Loan Servicing, 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 Loan Servicing, LLC 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 officers, directors, employees, agents and assigns.

The Company further grants to Ocwen Loan Servicing, LLC full power and authority to do and perform all acts necessary for Ocwen Loan Servicing, LLC 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 Loan

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Servicing, LLC shall lawfully do by virtue of the powers and authority granted and contemplated hereby, and all that Ocwen Loan Servicing, LLC 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 Loan Servicing, LLC This Limited Power of Attorney shall 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.

Dated: 1400 33, 2015

RBS Citizens, N.A. formally known as Citizens Bank of Massachusetts

By: Churtere Devracque
Name: Christine Bevilacque
Title: Ascusta Hice Resident

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STATE OF R)
COUNTY OF Kent

On this 23 day of April 2015, before me, the undersigned, a Notary Public in and for said State and County, personally appeared the State and County, personally appeared the State and State and County, personally appeared the State and State and State and State and County, personally appeared the State and State an

WITNESS by hand and official seal.

[SEAL]

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Notary Public ()

My Commission Expires: 7-1/-/5

ANNA RODRIGUEZ
NOTARY PUBLIC
STATE OF RHODE ISLAND
MY COMMISSION EXPIRES 7/11/2017

thing Rodniquez

255543

notary public

State of RI

existing 7-11-1

expiration 7-11-17



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
10/19/2015 01:38:25 PM
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I hereby certify that the foregoing is a true copy of the record in my office this day, Jul 20, 2015.

Sharon R. Bock, Clerk Circuit Court, Palm Beach County, Florida

BY Deputy Clerk