

20160105000003490  
01/05/2016 10:04:25 AM  
POA 1/3

MISCELLANEOUS Book 2015 Page 12780

Recorded: 11/3/2015 11:43:31 AM

W. Hardy McCollum, Probate Judge

Tuscaloosa County, Alabama

**E-RECORDED**

simplifile

ID: LR201564/16358

County: Jefferson

Date: 8.21.15 Time: 1:25:56

When Recorded Mail To: I  
PennyMac Loan Services, LLC I  
6101 Condor Drive, Suite 200 I  
Moorpark, CA 93021 I  
Attention: I

### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, **PennyMac Corp.**, a Delaware limited liability company, having its principal place of business at 6101 Condor Drive, Suite 300, Moorpark, California 93021, as Owner (hereinafter called "Owner") hereby appoints PennyMac Loan Services, LLC, having its principal place of business at 6101 Condor Drive, Suite 300, Moorpark, California 93021 (hereinafter called "PennyMac"), as its true and lawful attorney in fact to act in the name, place and stead of Owner solely for the purposes set forth below.

The said attorney in fact is hereby authorized and empowered, solely with respect to the Loans and REO Properties, as defined in, and subject to the terms of, that certain Second Amended and Restated Flow Servicing Agreement, between PennyMac and PennyMac Operating Partnership, L.P., dated as of March 1, 2013, as amended (the "Servicing Agreement"), including Section 6.10 thereof, pursuant to which PennyMac services certain Mortgage Loans and REO Properties for Owner thereunder, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.

2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Owner in connection with insurance, foreclosure, bankruptcy and eviction actions.

3. To endorse any checks or other instruments received by PennyMac and made payable to Owner.

4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other

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sale, promissory note or check. This power also authorizes PennyMac to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.

5. To negotiate, prepare and execute repayment plans, forbearance agreements, loan modification agreements, short sale agreements, deeds in lieu of foreclosure, and any other loss mitigation programs and related documentation.

6. To do any other act or complete any other document that arises in the normal course of servicing of all Loans and Acquired Collateral, as defined in, and subject to the terms of the Servicing Agreement.

The undersigned gives to PennyMac, as said attorney-in-fact, full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney has been executed and is effective as of this 9th day of January, 2015, and the same shall continue in full force and effect until revoked in writing by the undersigned.

**PENNYMAC CORP.**

Witness: Devra Lindgren

Print Name: Devra Lindgren

Witness: Kit Buhion

Print Name: Kit Buhion

By: Amy Bernardino  
 Title: Assistant Secretary

State of California }  
 County of Ventura }

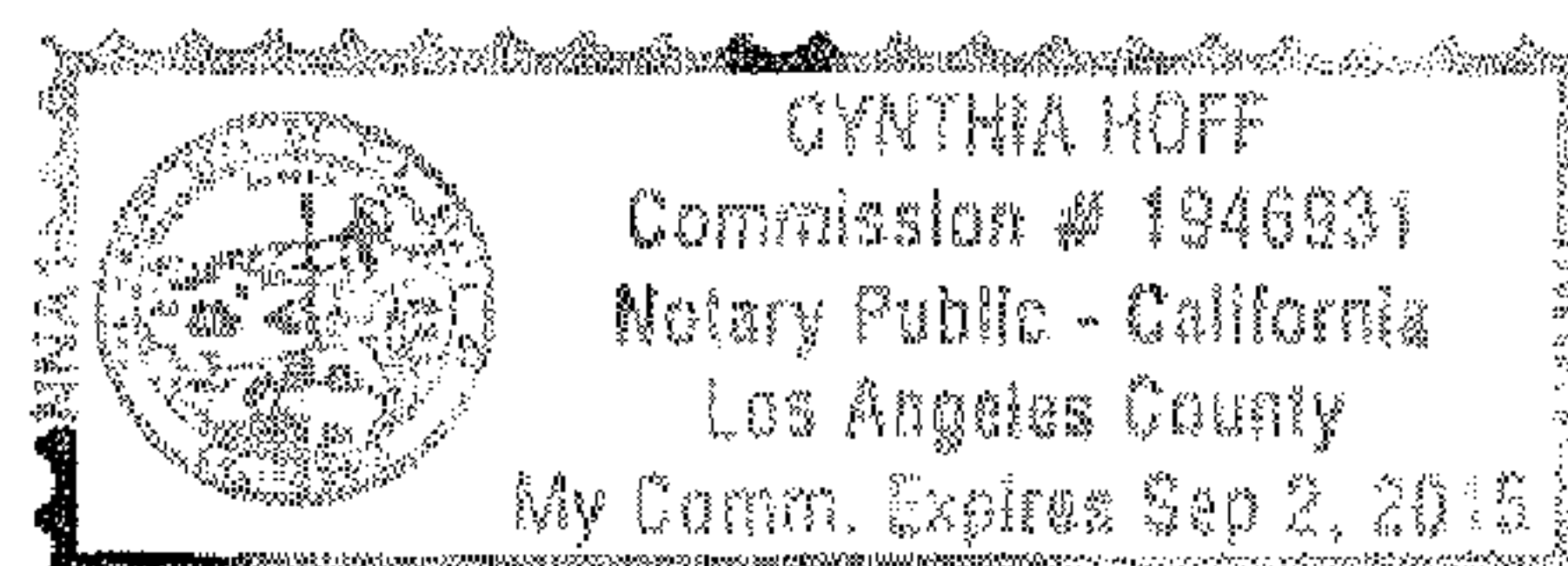
On January 9, 2015, before me, Cynthia Hoff, Notary Public, personally appeared Amy Bernardino, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the persons(s), or the entity upon behalf of which the persons(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

WITNESS my hand and official seal.

Signature [Signature] (Seal)





**ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Ventura

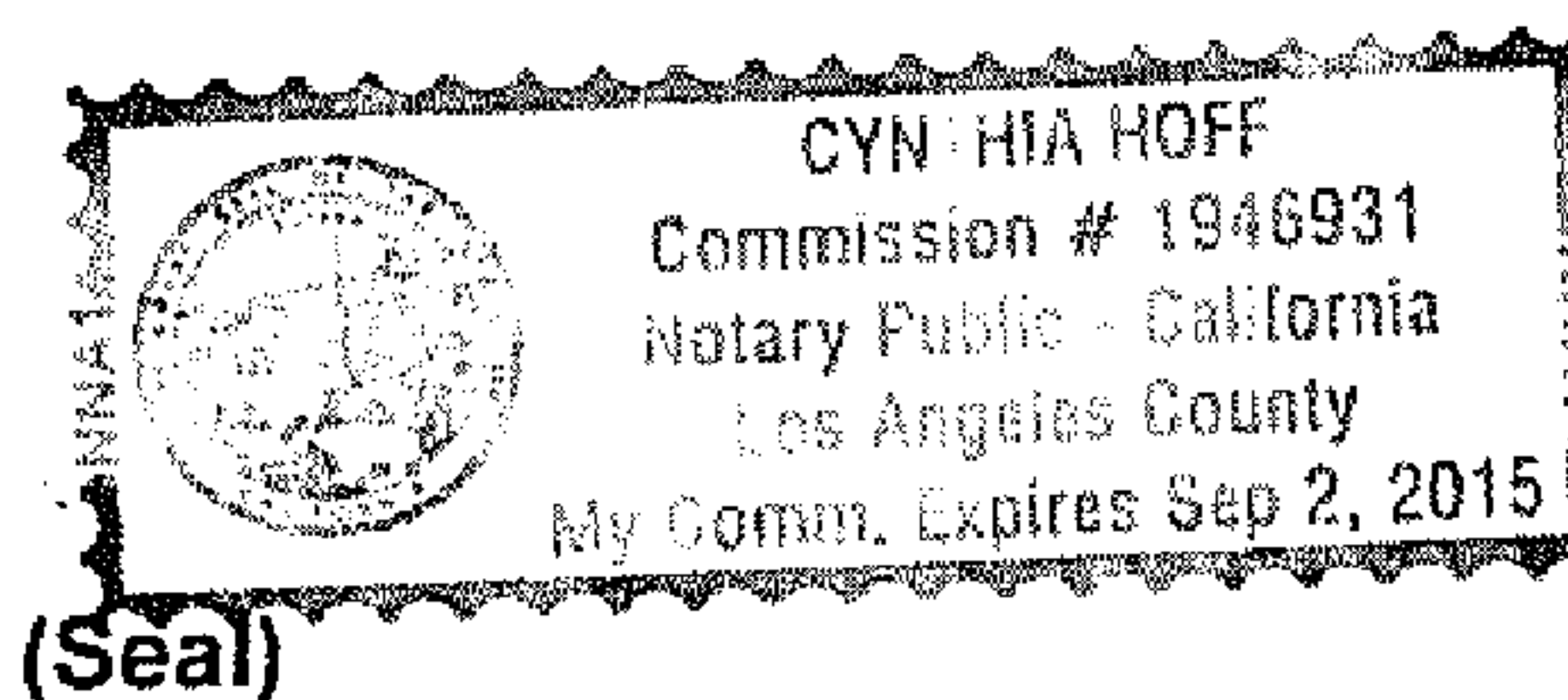
On 8/5/ 2015 before me, Cynthia Hoff, Notary Public  
(insert name and title of the officer)

personally appeared Rob Schreiber  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature]



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
01/05/2016 10:04:25 AM  
\$20.00 DEBBIE  
20160105000003490

[Signature]

MISCELLANEOUS Book 2015 Page 12782

Recorded: 11/3/2015 11:43:31 AM

W. Hardy McCollum, Probate Judge

Tuscaloosa County, Alabama

Term/Cashier: PRO-RECORDING2/RENEEA

Tran: 819538

Probate Judge Fee \$2.00

Recording Fee - By Page Count \$9.00

Total: \$11.00