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

PREPARED BY:

Your Name: Antoinette Moore OCWEN LOAN SERVICING, LLC 1100 Virginia Drive; Ste 175 Fort Washington, PA 19034 1-800-766-4622

LIMITED POWER OF ATTORNEY

(Spgs)

29004 After Recording Return To.' Ocwen Loan Servicing, LLC 5720 Premier Park Drive, Bldg. 3

West Palm Beach, FL 334DIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that effective February 1, 2013, RBS Citizens, N.A formally known as Citizens Bank of Massachusetts (the "Company"), having a place of business at 10 Tripps Lane, Riverside, RI 02915, 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/or Residential Funding Company, LLC (as applicable) 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:

- 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. 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;
- 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;
- Endorsing insurance proceeds checks and mortgage payment checks to the order of the Company; and
- 5. 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 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

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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.

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

By:

Jennifer K. Anchukaitis

Title:

Name:

Vice President

STATE OF RHODE ISLAND

COUNTY OF PROVIDENCE

On this 11th day of January, 2013, before me, the undersigned, a Notary Public in and for said State and County, personally appeared Jennifer K. Anchukaitis, personally known to me to be the person who executed the within instrument as Vice President, on behalf of RBS Citizens, N.A., and he or she acknowledged that said instrument is the act and deed of said RBS Citizens, 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: Nancy M. Boucher

[Seal]

My Commission Expires: 11/6/2013

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Exhibit A

Servicer Investor Number	Series Name	Contract or Series Name and Agreement Date
3805	2005-WH24	Citizens Bank MA Sale & Servicing Agreement September 1, 2005
3973	2007-WH3	Citizens Bank of MA Sale & Servicing Agreement April 27, 2007
3993	2007-WH6	Citizens Bank of MA Sale & Servicing Agreement July 30, 2007

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Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk Shelby County, AL 03/29/2016 08:09:44 AM \$23.00 CHERRY 20160329000099330

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I hereby certify that the foregoing is a true copy of the record in my office this day, Oct 16, 2013.

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