

CERTIFIED COPY
FREDRICK SMITH, REGISTER OF DEEDS
MECKLENBURG COUNTY, NC
720 E. FOURTH STREET
CHARLOTTE, NC 28202
(704)336-2443



20170721000260690 1/5 \$27.00
Shelby Cnty Judge of Probate, AL
07/21/2017 08:28:46 AM FILED/CERT

State of North Carolina, County of Mecklenburg

I hereby certify that this is a true and accurate copy of the document which appears on record in the Office of the Register of Deeds of Mecklenburg County, North Carolina as Instrument Number 2016130253 in Book Number 71205 Page Number 22 and ending with Page Number 25.

Witness my hand and seal this the 30th day of June, 20 17.

FREDRICK SMITH, REGISTER OF DEEDS

By Grace W. Tucker
Deputy Register of Deeds

(SEAL)

THIS CERTIFICATION SHEET IS A PART OF THE DOCUMENT

FOR REGISTRATION
J. David Granberry
REGISTER OF DEEDS
Mecklenburg County, NC
2016 SEP 28 12:54:44 PM
BK:31205 PG:22-25
FEE:\$26.00
INSTRUMENT # 2016130253
JACKSED



Limited Power of Attorney

RETURNED TO CUSTOMER

Prepared By/Return To:

RoundPoint Mortgage Servicing Corporation

Attn: Legal Department

5016 Parkway Plaza Blvd., Bldgs. 6 & 8

Charlotte, NC 28217

A standard 1D barcode representing the document number 20170721000260690.

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LIMITED POWER OF ATTORNEY

Embrace Home Loans, Inc. ("Owner"), a Rhode Island corporation, whose address is 25 Enterprise Center, Middletown, Rhode Island 02842, constitutes and appoints RoundPoint Mortgage Servicing Corporation ("RoundPoint"), a Florida corporation, its true and lawful attorney-in-fact, in its name, place and stead to take the following designated actions in connection with any mortgage loan or real estate owned property (each, a "Mortgage Loan") owned by Owner:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage Loan which is now or shall after this date become due, owing or payable, or otherwise belong to Owner, to settle and compromise any of such debts or obligations that may be or become due to Owner, to endorse in the name of Owner for deposit in the appropriate account any instrument payable to or to the order of Owner; in each case with respect to a Mortgage Loan.
2. To make demand(s) on behalf of Owner upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as RoundPoint deems reasonably appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage Loan; to handle all aspects of foreclosure on behalf of Owner, including, but not limited to, conducting the foreclosure sale, bidding for Owner and executing all documents including all deeds and conveyances needed to effect such foreclosure sale and/or liquidation; to execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of real estate owned property, including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; to execute any documents or instruments in connection with any bankruptcy or receivership of a mortgagor on a Mortgage Loan; to file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; to take such other actions and exercise such rights which may be taken by Owner under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof; and to assign, convey, accept or otherwise transfer, Owner's interest in any Mortgage Loan.
3. To perform all other acts and do all other things as may be reasonably necessary to manage the Mortgage Loans.

Owner hereby gives RoundPoint full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as Owner

might or could do, and hereby does ratify and confirm all actions that RoundPoint hereunder has taken or shall lawfully do or cause to be done by authority hereof.

Nothing herein shall give the attorney-in-fact hereunder the right or power to negotiate or settle any suit, counterclaim or action against Owner. Owner shall have no obligation to inspect or review any agreement or other document or item executed by the attorney-in-fact hereunder on behalf of Owner pursuant to this Limited Power of Attorney and as such, the attorney-in-fact hereunder expressly acknowledges that Owner is relying upon such attorney-in-fact to undertake any and all necessary procedures to confirm the accuracy of any such agreement, document or other item.

This Limited Power of Attorney shall continue in full force and effect unless terminated in writing by an officer of Owner so authorized to do so (a "Revocation").

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the attorney-in-fact hereunder to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of such attorney-in-fact for all purposes of this Limited Power of Attorney, unless a Revocation has been recorded in the public records of the jurisdiction where this Limited Power of Attorney has been recorded, or unless such third party has received actual written notice of a Revocation.

No attorney-in-fact hereunder shall be obligated to furnish a bond or other security in connection with its actions hereunder.

Owner authorizes RoundPoint, by and through any of its directors or officers, or any other employee who is duly authorized by RoundPoint as attorney-in-fact appointed hereunder, to certify, deliver, and/or record copies and originals of this Limited Power of Attorney.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of each of the other provisions hereof shall not be affected thereby.

[Signature Page Follows]


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IN WITNESS WHEREOF, Owner has caused this Limited Power of Attorney to be executed and subscribed in its name as of September 13, 2016.

EMBRACE HOME LOANS, INC.

By: Nancy E. Jarboe
 Name: NANCY E. JARBOE
 Title: VICE PRESIDENT

WITNESS:

By: Beth Murphy
 Name: BETH MURPHY

WITNESS:

By: Gina Cabeceras
 Name: GINA CABECEIRAS

STATE OF RHODE ISLAND)
) ss
 COUNTY OF NEWPORT)

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 Shelby Cnty Judge of Probate, AL
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On the 23 day of September, 2016, before me, the undersigned Notary Public, authorized in and for said State, personally appeared NANCY E. JARBOE personally known to me (or proven to me on the basis of satisfactory evidence) to be the individual, whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the entity, upon behalf of which he/she acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and have affixed my official seal.

Marlene Sawyer
 Notary Public



My Commission Expires MARLENE SAWYER
 Notary Public - State of Rhode Island
 My Commission Expires
 June 03, 2018