

Recording Requested by and When Recorded Return to:

First American Mortgage Solutions, LLC. 1795 International Way IDAHO FALLS, ID 83402

(208) 552-8331 08100 Z4339

LIMITED POWER OF ATTORNEY

Page 1 of 4

STATE OF IOWA, COUNTY OF BLACKHAWK, SS:

I, Sandie L. Smith, Recorder of said County, hereby certify that this is a fine copy of the official decument as recorded in the Recorder's Office in Book and Page or Document No. 2018 1000 Sandie L. Smith, County Recorder Landie Land

Document drafted by and
RECORDING REQUESTED BY:
Ocwen Loan Servicing, LLC
5720 Premier Park Dr
West Palm Beach, FL 33407

Attn: Record Services

CFN 20140019555

OR BK 26565 PG 0083

RECORDED 01/17/2014 10:59:45

Palm Beach County, Florida

Sharon R. Bock, CLERK & COMPTROLLER

Pgs 0083 - 86; (4pgs)

Doc ID: 005552440004 Type: GEN Kind: POWER OF ATTORNEY Recorded: 08/19/2014 at 08:48:30 AM Fee Amt: \$22.00 Page 1 of 4 Black Hawk County Iowa JUDITH A MCCARTHY RECORDER

File 2015-00003105

## SPACE ABOVE THIS LINE FOR RECORDER'S USE

## LIMITED POWER OF ATTORNEY

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The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Ocwen Loan Servicing, LLC, ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (11) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of U.S. Bank National Association. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to Schedule A attached hereto.

- 1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
  - Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an

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- obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
- 3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
- 4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
- 5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
- 6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
- 7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
- 8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial re-conveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
- 9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
- 10. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

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11. Execute and deliver Limited Powers of Attorney in order to further delegate the authority granted under this Limited Power of Attorney for the purpose of effectuating Servicer's duties and responsibilities under the related trust agreements.

Servicer hereby agrees to indemnify and hold the Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee under the related servicing agreements listed on Schedule A, attached.

By:

Witness my hand and seal this 12th day of November, 2013.

NO CORPORATE SEAL

On Behalf of the Trusts, by

U.S. Bank National Association, as Trustee

Witness: Edward W. Przybycien Jr.

Witness: Savas V. Apostolakis

Attest: Dilyana Y. Vlashka, Trust Officer

Melissa A. Rosal, Vice President

By: No President
Theresa M. Jacobson, Asst. Vice President

CORPORATE ACKNOWLEDGMENT

State of Illinois

County of Cook

On this 12th day of November, 2013, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Melissa A. Rosal, Theresa M. Jacobson and Dilyana Y. Vlashka, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Assistant Vice President and Trust Officer, respectively of U.S. Bank National Association, as Trustee, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature:

Christopher J. Nuxoll

My commission expires: 04/15/2014

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## Schedule A

Residential Funding Mortgage Securities I, Inc., Mortgage Pass- Through Certificates, Series 2005-S2	RFMSI 2005-S2
Residential Funding Mortgage Securities I, Inc., Mortgage Pass- Through Certificates, Series 2005-S7	RFMSI 2005-S7
Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EFC7	RAMP 2005- EFC7
Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed	RAMP 2005-
Pass-Through Certificates, Series 2005-NC1	NC1
Residential Asset Securities Corporation, Home Equity Mortgage	RASC 2005-
Asset-Backed Pass-Through Certificates, Series 2005-EMX5	EMX5
Residential Asset Securities Corporation, Home Equity Mortgage	RASC 2007-
Asset-Backed Pass-Through Certificates, Series 2007-EMX1	EMX1

U.S. Bank National Association, as Indenture Trustee for	· · · · · · · · · · · · · · · · · · ·
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	RFMSII 2006-
Home Loan Trust, Home Loan-Backed Notes, Series 2006-HI5	HI5

U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National, as Indenture Trustee for	
Home Loan Trust, Home Loan-Backed Notes, Series 2007-HI1	RFMSII 2007- HI1

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