

TRUST AND CERTIFIED COPY

After Recording return to:  
Name  
Address

Cheryl Holt

POA # 1832

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, having its branch office at 4 New York Plaza, New York, NY 10004, and its main office at 1111 Polaris Parkway, Columbus, OH 43240 (the "Bank"), hereby appoints Oewen Loan Servicing, LLC, to be the Bank's true and lawful Attorney in Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with IMC HOME EQUITY LOAN OWNER TRUST 1998-7 on behalf of the Bank.

1. The modification or re-recording of any Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.

2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.

3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate so owned, or conveyance of title to real estate owned.

4. The completion of loan assumption agreements and modification agreements.

5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage note.

6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage note.

8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:

- a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
- b. the preparation and issuance of statements of breach or non-performance;
- c. the preparation and filing of notices of default and/or notices of sale;
- d. the cancellation/rescission of notices of default and/or notices of sale;

FILED

DEC 04 2009

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR



2009 081190

2009 DEC -9 AM 9:44

MICHAEL A. BROWN  
RECORDER

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

1600  
30633  
Rm

014263

e. the taking of a deed in lieu of foreclosure; and

f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A., as Trustee, pursuant to that Pooling and Servicing Agreement among the Depositor, the Servicer, and the Trustee, dated as of December 1, 1998, and these present to be signed and acknowledged in its name and behalf by Chris Jackson its duly elected and authorized Trust Officer this 6th day of July, 2005.

JPMorgan Chase Bank, National Association

NOT OFFICIAL!  
This Document is the property of  
the Lake County Recorder!

By: [Signature]  
Name: Chris Jackson  
Title: Trust Officer

Witness: [Signature]  
Printed Name: Terry Stewart

Witness: [Signature]  
Printed Name: Bill Marshall

This instrument prepared by and after recording return to Kevin Magyar, Ocwen Loan Servicing, LLC, 12650 Ingenuity Drive, Orlando, FL, 32826

I affirm under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. By: [Signature]



