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STATE OF INDIANA  
LAKE COUNTY  
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MICHELLE R. FAJMAN  
RECORDER

POWER OF ATTORNEY  
DOCUMENT TITLE

721853-2

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Financial Dimensions, Inc.  
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Pittsburgh, PA 15236  
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Grantor: THE BANK OF NEW YORK MELLON F/K/A THE BANK OF  
NEW YORK

Grantee: OCWEN LOAN SERVICING, LLC



AMOUNT \$ 23<sup>00</sup>  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 192155  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK AM

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When Recorded Mail To:  
Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236

721853-2

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**POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK**, as successor in interest to JPMorgan Chase Bank, N.A. having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank") hereby appoint Ocwen Loan Servicing, LLC to be the Bank's true and lawful Attorney-in-Fact (the "Attorney") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the applicable Pooling and Servicing Agreements (the "Agreements") listed in the Addendum hereto on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording 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, or to the effect loss mitigation efforts in compliance with any government sponsored program or prudent servicing practice, and in all instances, which said modification or re-recording does not adversely affect the lien of the Mortgage or Deed of Trust as insured.

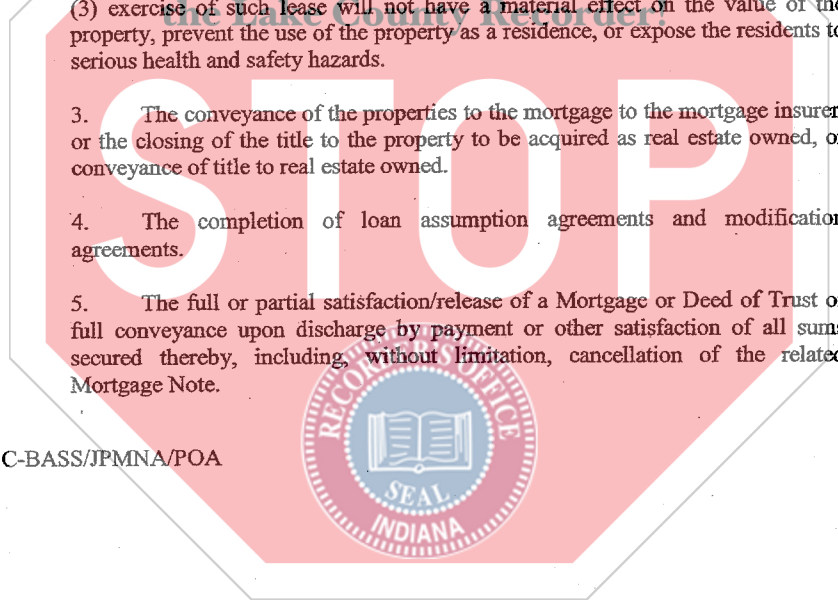
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with the powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or execution of request to trustees to accomplish the same, or the subordination of the lien of a Mortgage or Deed of Trust to a lease of said property for oil or mineral development where (1) such lease does not match adversely affect the lien of the Mortgage or Deed of Trust as insured (2) such lease is customary in the area and (3) exercise of such lease will not have a material effect on the value of the property, prevent the use of the property as a residence, or expose the residents to serious health and safety hazards.

3. The conveyance of the properties to the mortgage to the mortgage insurer, or the closing of the title to the property to be acquired as real estate 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 discharge by payment or other satisfaction of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.

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6. The assignments of any Mortgage or Deed of Trust and the related Mortgage Note.

7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with 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 acceptance of a short sale agreement, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or recession of termination, cancellation or rescission of any such foreclosure, or sale, including, without limitation, any and all of the following acts:

- a. the substitution of trustee(s) servicing under a Deed of Trust, in accordance with 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;
- e. the taking of a deed in lieu of foreclosure or the acceptance of a short sale agreement; and
- f. The facilitation of the eviction according to the state law of occupants for properties (i) owned by the Trust or (ii) serviced for the Trust by others pursuant to an agreement that authorizes Attorney-in-Fact to dispose of such properties and;
- g. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Agreement, Mortgage, Deed of Trust or state law expeditiously complete said transaction in paragraphs 8.a. through 8.f., above, and

9. To execute any other documents referred to in the above-mentioned documents 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 and blanks therein, making 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.

Capitalized terms not otherwise defined herein shall have the meanings set forth on the applicable Agreements.

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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 relationship of the Bank and the Attorney under this Power of Attorney is intended by the parties to be that of an independent contractor and not that of a joint venturer, partner, or agent

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

This Power of Attorney 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, The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A., pursuant to those Agreements listed on the Addendum attached hereto, and these present to be signed and acknowledged in its name and behalf by Harold P. Fudali and Andrew M. Cooper its duly elected and authorized Managing Director and Vice President this 3<sup>rd</sup> day of February, 2012.

**Document is NOT CERTIFIED**  
**This Document is the property of the Lake County Recorder!**

The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A.

By: [Signature]  
Name: Harold P. Fudali  
Title: Managing Director

By: [Signature]  
Name: Andrew M. Cooper  
Title: Vice President

Witness: [Signature]  
Printed Name: Edward Cofie

Witness: [Signature]  
Printed Name: Alexander Tonge

**STOP**

RECORDER'S OFFICE  
SEAL  
INDIANA

C-BASS/JPMNA/POA

STATE OF New York  
COUNTY OF New York

Personally appeared before me the above-named Harold P. Fudali and Andrew M. Cooper, know or proved to me the same persons who executed the foregoing instrument and to be known or to be the Managing Director and Vice President respectively of The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A., and acknowledged that they executed the same as their free act and deed of the Trustee.

Subscribed and sworn before me in this 3<sup>rd</sup> day of February, 2012.  
(SEAL)

NOTARY PUBLIC

My commission expires

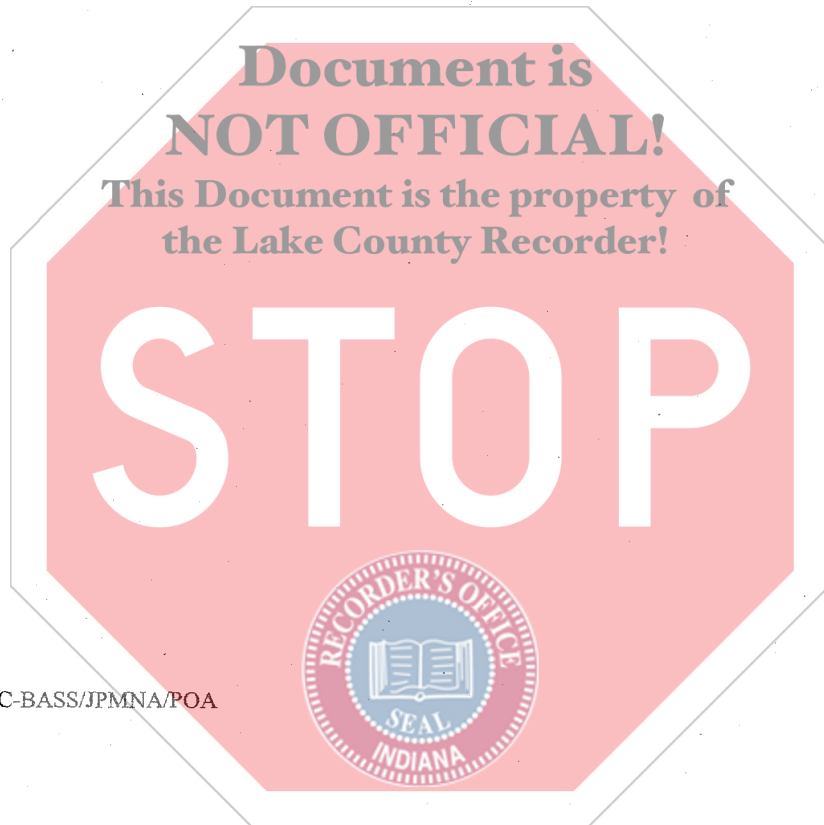
*[Signature]*  
NOTARY PUBLIC  
STATE OF NEW YORK  
Notary Public, State of New York  
No. 61016188340  
Qualified in New York County  
Commission Expires June 9, 2012



C-BASS/JPMNA/POA

**Addendum**

Inv Code	Deal
# 606	C-BASS Mortgage Loan Asset-Backed Certificates, Series 2005-RP2 -Pooling and Servicing Agreement dated as of October 1, 2005 among C-BASS ABS LLC (the "Depositor"), Credit-Based Asset Servicing and Securitization LLC (the "Seller"), Litton Loan Servicing LP (the "Servicer"), and JPMorgan Chase Bank, N.A.(the "Trustee")
# 612	C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-RP1 -Pooling and Servicing Agreement dated as of April 1, 2006 among C-BASS ABS LLC (the "Depositor"), Credit-Based Asset Servicing and Securitization LLC (the "Seller"), Litton Loan Servicing LP (the "Servicer"), and JPMorgan Chase Bank, N.A.(the "Trustee")
# 648	C-BASS Mortgage Loan Asset-Backed Certificates, Series 2005-RP1 -Pooling and Servicing Agreement dated as of April 1, 2005 among C-BASS ABS, LLC, (the "Depositor"), Credit-Based Asset Servicing and Securitization, LLC (the "Seller"), Litton Loan Servicing LP, (the "Servicer"), and JPMorgan Chase Bank, N.A.(the "Trustee")



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 20<sup>th</sup> day of February, 2012.  
 County Administrator  
 By [Signature]  
 Deputy Clerk



and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Lake County, Indiana

LOT 22, IN INNSBROOK UNIT 4, AS SHOWN IN PLAT BOOK 37 PAGE 93 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

which has the address of 6545 ELLSWORTH PLACE, MERRILLVILLE, IN 46410

("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title in the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which have a lien priority over this Security Instrument as a lien on the Property, (b) yearly real-estate payments or ground rents on the Property, if any, (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any, (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. §2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, or Lender's sole discretion.

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