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LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

THAT, BANK OF AMERICA, N.A., a national banking association ("Seller"),<sup>1</sup> by these presents does hereby make, constitute and appoint EverBank, a federal savings association ("Purchaser"), Seller's true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers and designated agents, the Actions (as such term is defined herein) in Seller's name, place and stead. This limited power of attorney ("Limited Power of Attorney") is given in connection with, and relates solely to, mortgage loans ("Loans") sold by Seller to Purchaser pursuant to those certain Sale Agreements listed on Exhibit A, as that list is amended from time to time, between Seller and Purchaser (the "Agreements"), under the terms of which Seller sold or will sell residential fixed and adjustable rate FHA-insured mortgage loans to Purchaser. Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt or other forms of security instruments (each, a "Mortgage"). The parties agree that this Limited Power of Attorney is coupled with an interest.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Loans and only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions:

1. Execute or file assignments of mortgages, or of any beneficial interest in a Mortgage;
2. Execute or file reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage;
3. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Seller or a prior transferor, including, but not limited to note indorsements;
4. Indorse all checks, drafts and/or other negotiable instruments made payable to Seller as payments by borrowers in connection with the Loans;
5. Execute or file quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the transfer of title to a third party, in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure ("REO Property");
6. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the transfer of REO Property.
7. Execute or file any documents necessary and appropriate to substitute the creditor or foreclosing party in a bankruptcy or foreclosure proceeding in respect of any of the Loans;

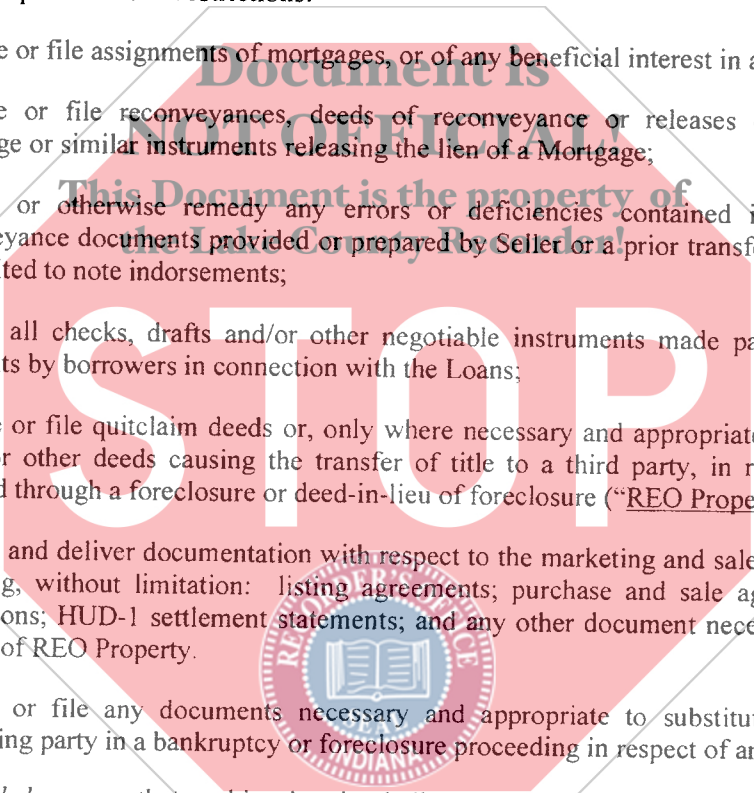
*provided, however,* that nothing herein shall permit Purchaser to commence, continue, or otherwise prosecute or pursue any foreclosure proceedings in the name of Seller. All

<sup>1</sup> This Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A.; or Bank of America, N.A., as successor by merger to BAC Home Loans Servicing LP formerly known as Countrywide Home Loans Servicing LP.

LIMITED POWER OF ATTORNEY TO EVERBANK

STATE OF INDIANA  
LAKE COUNTY  
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indorsements executed pursuant to this Limited Power of Attorney shall contain the words "without recourse," and unless the law requires otherwise, all other documents of transfer executed pursuant to this Limited Power of Attorney shall contain the following sentence: "This [insert document title] is made without recourse to or against [insert name of entity in whose name the Action is taken] or Bank of America, N.A., and without representation or warranty, express or implied, by [insert name of entity in whose name the Action is taken] or Bank of America, N.A."

With respect to the Actions, Seller gives to said attorney-in-fact 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 the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Nothing contained herein shall be construed to grant Purchaser the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Seller or be construed to create a duty of Seller to initiate or defend any suit, litigation, or proceeding in the name of Purchaser, (ii) incur or agree to any liability or obligation in the name of or on behalf of Seller, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Seller, except as provided herein. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state.

*[Remainder of page intentionally left blank]*



IN WITNESS WHEREOF, Bank of America, N.A. has executed this Limited Power of Attorney this 29 day of May, 2013.

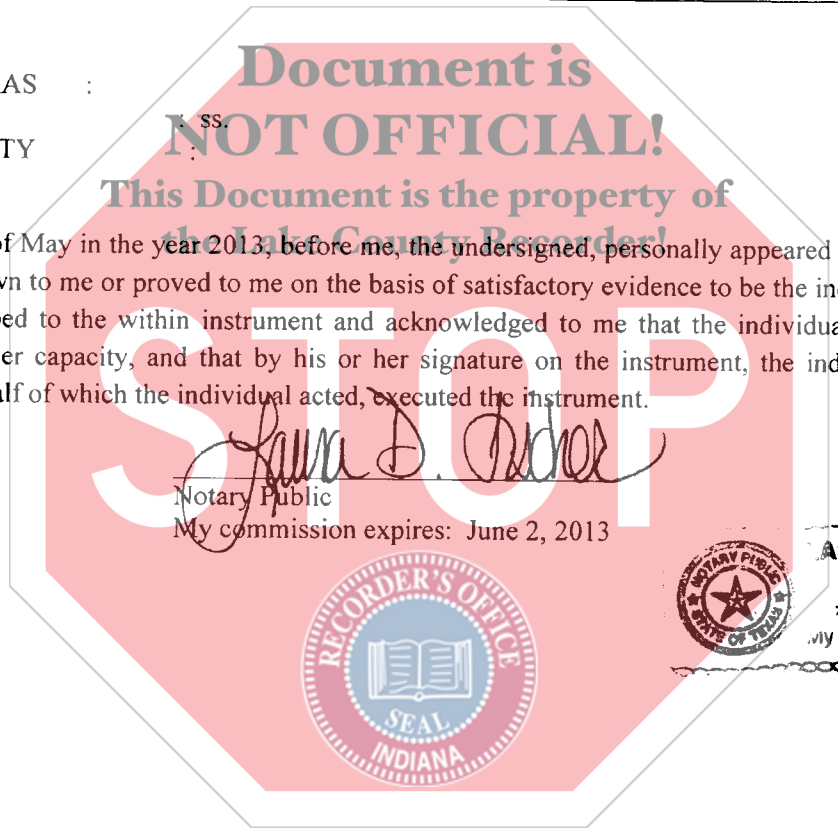
**BANK OF AMERICA, NATIONAL ASSOCIATION**

By: [Signature]  
Name: Lee Wardlow  
Title: Senior Vice President

Witness: [Signature]  
Name: Noel Zeuner  
Title: Senior Vice President

Witness: [Signature]  
Name: Meredith Forrest  
Title: Vice President

STATE OF TEXAS :  
COLLIN COUNTY :



On the 29<sup>th</sup> day of May in the year 2013, before me, the undersigned, personally appeared Lee Wardlow, personally known to me or proved 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 the individual executed the same in his or her capacity, and that by his or her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

[Signature]  
Notary Public  
My commission expires: June 2, 2013



**AURA D. FISCHER**  
Notary Public  
STATE OF TEXAS  
My Comm. Exp. 06-02-13

**EXHIBIT A**

**GRANTED BY BANK OF AMERICA AS SELLER TO EVERBANK AS PURCHASER**

Sale Agreement Dated as of August 31, 2011

Sale Agreement Dated as of September 30, 2011

Sale Agreement Dated as of October 31, 2011

Sale Agreement Dated as of November 30, 2011

Sale Agreement Dated as of March 30, 2012

Sale Agreement Dated as of April 30, 2012

Sale Agreement Dated as of May 31, 2012

Sale Agreement Dated as of June 29, 2012

Sale Agreement Dated as of August 31, 2012

Sale Agreement Dated as of September 28, 2012

Sale Agreement Dated as of October 31, 2012

Sale Agreement Dated as of November 30, 2012

Sale Agreement Dated as of February 28, 2013

Sale Agreement Dated as of March 28, 2013

Bulk Sale Agreement Dated as of May 7, 2013

**IN WITNESS WHEREOF**, the Seller has executed this Exhibit A this 29 day of May, 2013.

