

4

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

***This is a true and certified copy 2014 004165

2014 JAN 23 AM 10:46
SPACE ABOVE THIS LINE FOR RECORDER'S USE

MICHAEL B. BROWN
RECORDER

LIMITED POWER OF ATTORNEY

OneWest Bank, FSB, a federal savings bank, having its principal place of business at 888 East Walnut Street, Pasadena, California 91101, as the authorizing party (the "Authorizing Party"), hereby appoints Ocwen Loan Servicing, LLC, a Delaware limited liability company ("Ocwen"), having its principal place of business at 1661 Worthington Road, Centrepark West, West Palm Beach, Florida, 33409, as its true and lawful attorney-in-fact to act in the name, place and stead of the Authorizing Party for the purposes set forth below, but solely with respect to the Mortgage Servicing Rights transferred from the Authorizing Party to Ocwen pursuant to the Mortgage Servicing Rights Purchase and Sale Agreement, dated as of June 13, 2013, between the Authorizing Party and Ocwen (the "Purchase Agreement"). Unless otherwise defined herein, capitalized terms used herein have the meanings ascribed to them in the Purchase Agreement.

1. Ocwen as attorney-in-fact is hereby authorized, and empowered, as follows:

- a. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, assumptions, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect their execution, delivery, conveyance, recordation or filing.
- b. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of sale, notices of rescission, foreclosure deeds, substitutions of trustee under deeds of trust, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of the Authorizing Party in connection with insurance, foreclosure, bankruptcy and eviction actions.
- c. To endorse any checks or other instruments received by Ocwen and made payable to the Authorizing Party in respect of the Mortgage Servicing Rights transferred from the Authorizing Party to Ocwen pursuant to the Purchase Agreement.

AMOUNT \$ 17⁰⁰
 CASH _____ CHARGE _____
 CHECK # 197543
 OVERAGE _____
 COPY _____
 NON-COM _____
 CLERK SP

- d. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
 - e. To do any other act or complete any other document that arises in the normal course of servicing of all Mortgage Loans and REO, as defined in, and subject to the terms of, the applicable Servicing Agreements.
 - f. To perform any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans, including, without limitation, delegating the authority granted herein to necessary third parties, including but not limited to law firms or trust companies and each of their officers, directors, employees, agents and assigns.
2. This Limited Power of Attorney shall be in full force and effect until revoked or terminated by the Authorizing Party. Unless a third party has received notice that this Limited Power of Attorney has been revoked or terminated by the Authorizing Party, such third party may rely upon the exercise of the power granted under this Limited Power of Attorney. For the avoidance of doubt, this provision is not a waiver of any claims that the Authorizing Party may have against Ocwen for any unlawful or improper use of this Limited Power of Attorney by Ocwen.

[signatures on following page]



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Los Angeles

On 8/22/2013 before me, C. N. Moncada, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Brian Brooks
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: [Handwritten Signature]
Signature of Notary Public

Place Notary Seal and/or Stamp Above

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

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____ Signer's Name: _____

Corporate Officer — Title(s): _____ Corporate Officer — Title(s): _____

Individual Partner — Limited General Individual

Attorney in Fact Attorney in Fact

Trustee Trustee

Guardian or Conservator Guardian or Conservator

Other: _____ Other: _____

Signer Is Representing: _____ Signer Is Representing: _____

