

After Recording Return To:  
RUTH RUHL, P.C.  
12700 Park Central, Suite 850  
Dallas, TX 75251

COPY

### Limited Power of Attorney

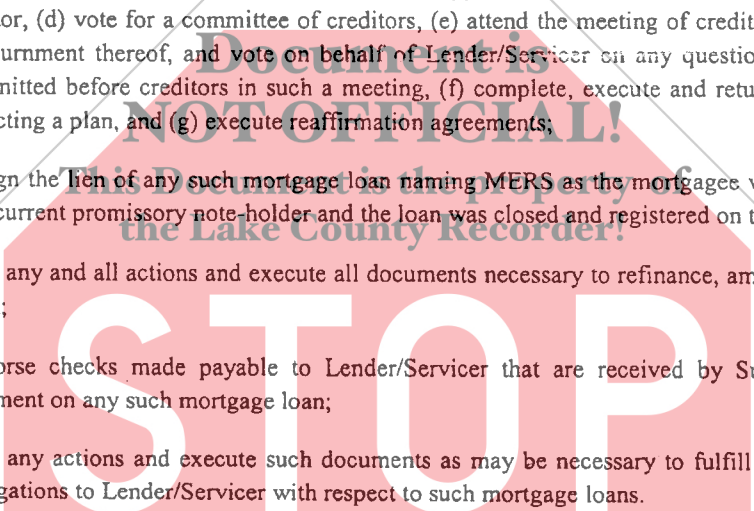
Whereas, it is in the best interests of Embrace Home Loans, Inc. ("Lender/Servicer") to authorize, and Lender/Servicer does hereby authorize, LoanCare, LLC ("Subservicer") to act on behalf of Lender/Servicer for the sole purposes of executing loan documents with respect to any mortgage loan serviced by Subservicer pursuant to the Subservicing Agreement dated January 14, 2013 and any subsequent Subservicing Agreements between Subservicer and Lender/Servicer, and all exhibits and schedules to such Agreements, as any of them may be from time to time amended, restated, modified or supplemented through executed amendments, SOWs or addenda and to:

- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Servicer, (c) Affidavits of Non-Military Status, (d) Affidavits of Assignment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of Lender/Servicer as a required part of the claims process;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Servicer in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Servicer on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Servicer is the current promissory note holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Servicer that are received by Subservicer as agent for payment on any such mortgage loan;
- 7) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Servicer with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary, and/or (b) non-officers who have been duly designated by Subservicer as having signing authority. Lender/Servicer shall have the right to limit such signing authority or may revoke signing authority from any officer or other authorized non-officer for any reason. Lender/Servicer hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein and hereby agrees that this Limited Power of Attorney shall control and take precedent over any previous corporate resolutions giving authority to Subservicer in performance of its duties. Lender/Servicer agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party learns of the revocation. Lender/Servicer shall forever defend, indemnify and hold third party harmless from any/all Losses a third party realizes as a result of or arising out of any claims that arise against the third party because of reliance on this power of attorney.

Document Prepared By: Twila Lee  
LoanCare, LLC  
3637 Sentara Way  
Virginia Beach, Virginia 23452

**A201400088649**  
**09/15/2014 3:00 PM**  
**JULIE L. VOORHIES**  
**MARION COUNTY IN RECORDERS OFFICE**  
**FEE: \$ 16.50**  
**PAGES: 2**  
**By: GW**



2014 DEC 09 15 39 45  
MARION COUNTY RECORDERS OFFICE  
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By these hands witnesseth that I, NANCY E JARBOE being the VICE PRESIDENT of EMBRACE HOME LOANS INC am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Service on this 23 day of JULY, 2014.

Nancy Jarboe [SEAL]  
NANCY E. JARBOE

Alicia Cabeceiras [WITNESS] 7-23-14 [DATE]  
GINA CABECCIRAS [Name]

Beth Murphy [WITNESS] 7-23-14 [DATE]  
BETH MURPHY [Name]

On this 23 day of JULY in the year 2014 before me, the undersigned, personally appeared NANCY E JARBOE, VICE PRESIDENT, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the County of NEWPORT, State of RHODE ISLAND

WITNESS my hand and official seal.



NOTARY STAMP GOES HERE

Marlene Sawyer  
NOTARY PUBLIC [name goes here]  
Marlene Sawyer

My commission expires:  
06/03/2018

MARLENE SAWYER  
Notary Public-State of Rhode Island  
My Commission Expires  
June 03, 2018