

Prepared by: Donna Stinson

WHEN RECORDED RETURN TO:  
CitiMortgage, Inc.  
C/o Verdugo Trustee Service Corporation  
5280 Corporate Drive  
Frederick, Maryland 21703

2015 022343

**POWER OF ATTORNEY**

**BANK OF AMERICA, N.A.\* (formerly known as LaSalle Bank Midwest, National Association),** a national association bank duly constituted, registered and in existence in accordance with the laws of the United States, with its principal place of business located in Charlotte, North Carolina, hereby constitutes and appoints **CITIMORTGAGE, INC. ("CMI")\*\***, a New York corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any officers appointed by the Board of Directors of CMI to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (v) below. This Power of Attorney is being issued in connection with the sale and transfer to CMI of the undersigned's rights and responsibilities to service certain mortgage loans (the "Loans"). These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

- (i) The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned,
- (ii) The Satisfaction, Assignment, and/or Release of Security Instruments in the name of the undersigned and/or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- (iii) The Modification and/or Partial Release of Security Instruments in the name of the undersigned,
- (iv) The Assumption and/or Endorsements of Security Instruments in the name of the undersigned and the Notes secured thereby, and
- (v) The right to collect, accelerate, initiate suit on and/or foreclose all Loans.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it, the undersigned, might or could do and hereby ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-In-Fact under this Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

\*101 N. Tryon St., Charlotte, NC 28255-0001  
\*\*5280 Corporate Drive, Frederick, MD 21703

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STATE OF INDIANA  
LAKE COUNTY  
LAND RECORDS

