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Kind: POWER OF ATTORNEY
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Fee Amt: \$37.00 Page 1 of 7
Black Hawk County Iowa
JUDITH A MCCARTHY RECORDER
File **2015-00002289**

STATE OF IOWA, COUNTY OF BLACK HAWK, SS:
I, Judith A. McCarthy, Recorder of said County, hereby
certify that this is a true copy of the official document
as recorded in the Recorder's Office in Book and
Page or Document No. 2015-00002289

10/17/14
(DATE)

Judith A. McCarthy, County Recorder
Judith A. McCarthy
(Recorder) *AS*

2015 023664

* Document drafted by and
RECORDING REQUESTED BY:
Ocwen Loan Servicing, LLC
Attn: Record Services
5726 Premier Park Drive
West Palm Beach, Florida 33407

SPACE ABOVE THIS LINE FOR RECORDER'S USE

3227

LIMITED 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 an office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoints Ocwen Loan Servicing, LLC, the Servicer, to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with those certain Pooling and Servicing Agreements relating to the transactions listed on Schedule A attached hereto on behalf of the Bank:

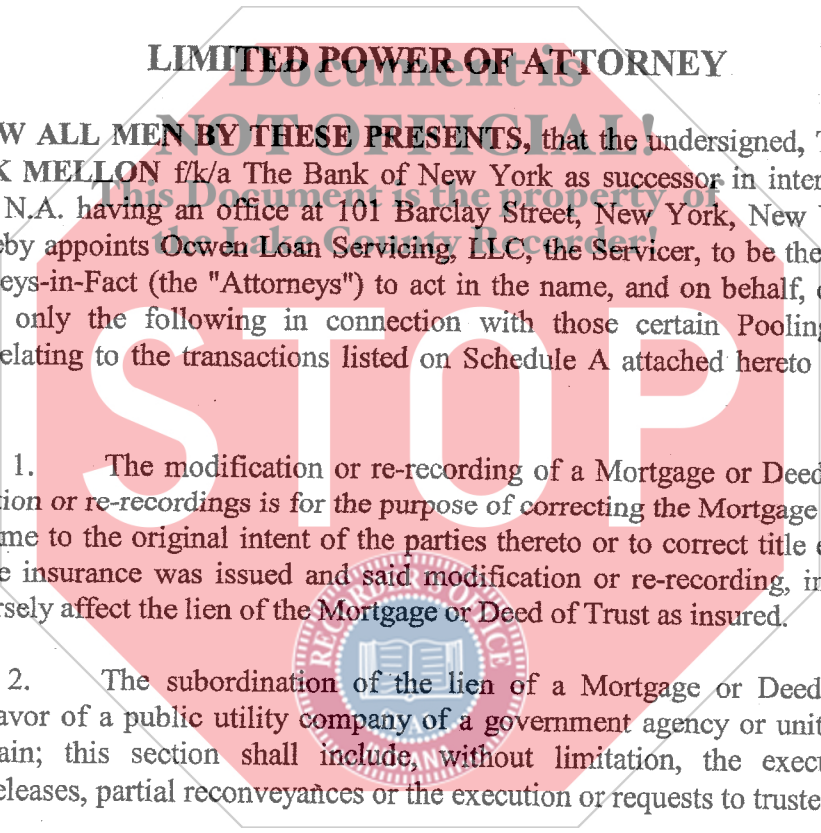
1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, 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 powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties 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.

(37)

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STATE OF IOWA
BLACK HAWK COUNTY
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5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.

6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

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

- a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state 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; and
- f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. To execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto 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 any blanks therein, making any 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 in the applicable Pooling and Servicing Agreement listed on Schedule A hereto.

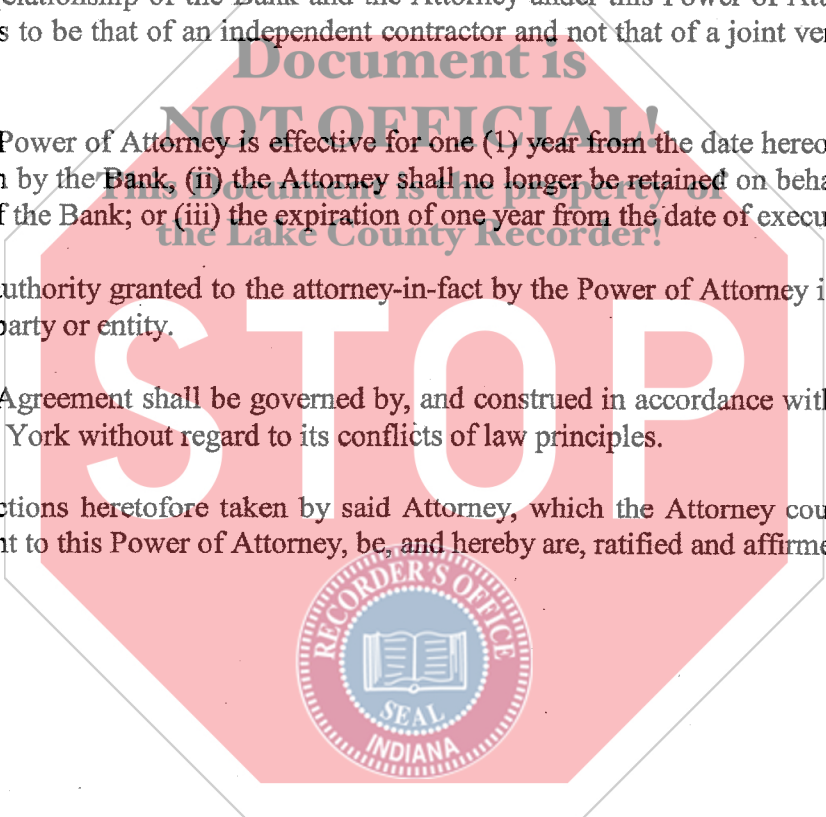
The relationship of the Bank and the Attorney under this Power of Attorney is intended by the parties to be that of an independent contractor and not that of a joint venturer, partner, or agent.

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

This Agreement 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. as Trustee pursuant to those certain Pooling and Servicing Agreements relating to the transactions listed on Schedule A attached hereto and these present to be signed and acknowledged in its name and behalf of Gerard F. Facendola and Andrew M. Cooper its duly elected and authorized Managing Director and Vice President respectively this 17th day of April 2014.

The Bank of New York Mellon, f/k/a The Bank of New York New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for the securitizations listed on Schedule A

By: *Gerard F. Facendola*
Name: Gerard F. Facendola
Title: Managing Director

By: *Andrew M. Cooper*
Name: Andrew M. Cooper
Title: Vice President

Witness: *George Buono*
Name: George Buono

Witness: *Alexander Tonge*
Name: Alexander Tonge



ACKNOWLEDGEMENT

STATE OF NEW YORK

COUNTY OF NEW YORK

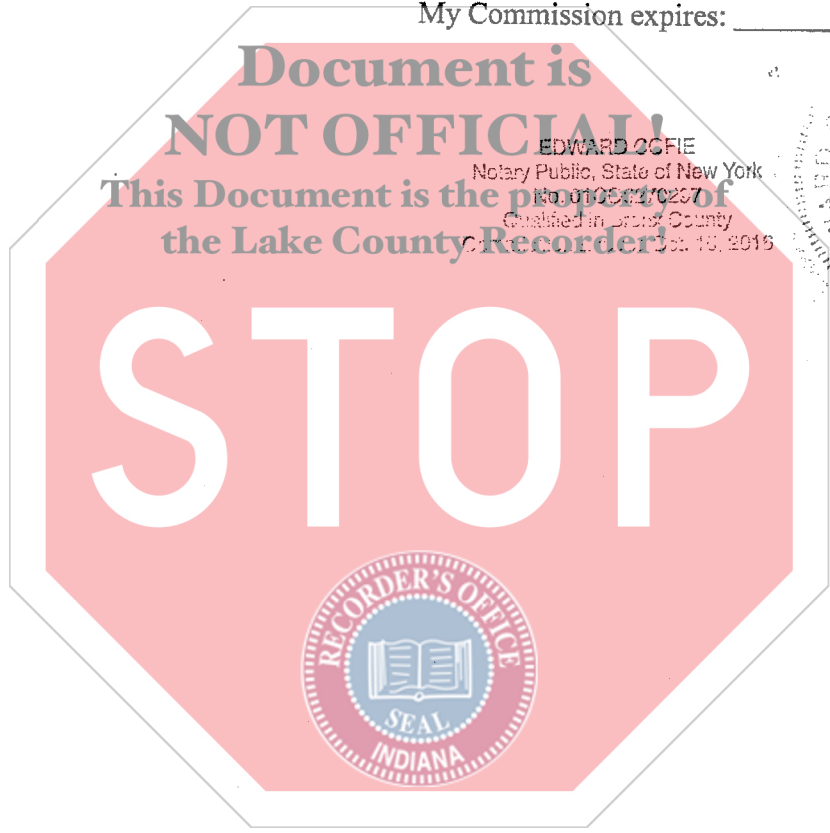
Personally appeared before me Gerard F. Facendola and Andrew M. Cooper known or proved to me to be the same person who executed the foregoing instrument and to be the Managing Director and Vice President respectively of The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to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

Subscribed and sworn before me this 17th day of April 2014.

[Handwritten Signature]

NOTARY PUBLIC

My Commission expires: _____



Schedule A

NovaStar Mortgage Funding Trust, Series 2003-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-1

NovaStar Mortgage Funding Trust, Series 2003-2, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-2

NovaStar Mortgage Funding Trust, Series 2003-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-3

NovaStar Mortgage Funding Trust, Series 2003-4, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-4

NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1

NovaStar Mortgage Funding Trust, Series 2004-2, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-2

NovaStar Mortgage Funding Trust, Series 2004-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-3

NovaStar Mortgage Funding Trust, Series 2004-4, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4

NovaStar Mortgage Funding Trust, Series 2002-3 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2002-3

NovaStar Mortgage Funding Trust, Series 2005-1 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-1

NovaStar Mortgage Funding Trust, Series 2005-2 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-2

NovaStar Mortgage Funding Trust, Series 2005-3 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-3

NovaStar Mortgage Funding Trust, Series 2005-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-4

NovaStar Mortgage Funding Trust, Series 2006-1 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-1



• NovaStar Mortgage Funding Trust, Series 2006-2 NovaStar Home Equity Loan Asset-Backed Certificates, 2006-2.

NovaStar Mortgage Funding Trust, Series 2006-3 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-3

NovaStar Mortgage Funding Trust, Series 2006-MTA1, NovaStar Home Equity Loan Asset-Backed Notes, Series 2006-MTA1

