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STATE OF INDIANA
LAKE COUNTY
FILED FOR

2015 025477

2015 APR 20 11:12 AM

Record and Return to:
Seterus, Inc.
Title Services Department
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

MICHAEL J. ...
RECORDER

RECORD
1st

LIMITED POWER OF ATTORNEY



AMOUNT \$ 15⁰⁰
 CARD CHARGE
 CHECK # 0000062454
 OVERAGE 2.00
 COPY _____
 RECEIVED _____
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LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

THAT, BANK OF AMERICA, N.A. (“Seller”),¹ a national banking association, by these presents does hereby make, constitute and appoint Seterus, Inc. (“Servicer”), a Delaware corporation, BANA’s true and lawful agent and 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 that certain Servicing Rights Purchase and Sale Agreement dated as of August 31, 2012, between Seller and Fannie Mae, under the terms of which Seller sold to Fannie Mae the servicing rights to certain mortgage loans now serviced by Servicer for Fannie Mae (such loans, the “Loans”). 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. 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 REO Property;
5. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: eviction notices; listing agreements; purchase and sale agreements; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the transfer of REO Property.
6. 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 Loan;

provided, however, that nothing herein shall permit the Servicer to commence, continue, or otherwise prosecute or pursue any foreclosure proceedings in the name of Seller. All note indorsements executed pursuant to this Limited Power of Attorney shall contain the words “without recourse,” and unless required by law, all others 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,

¹ 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.

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 Servicer 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 Servicer, (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.

IN WITNESS WHEREOF, the Seller has executed this Limited Power of Attorney this 5 day of November, 2012.

BANK OF AMERICA, NATIONAL ASSOCIATION

By: [Signature]
Title: Senior Vice President

Witness: [Signature]
Name: [Signature]

Title: Notary SVP

Witness: [Signature]
Name: Brennen Thompson

Title: AVP

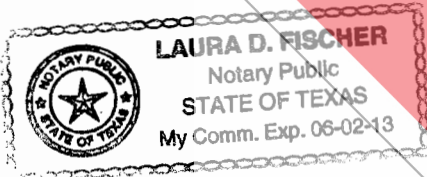
Document is NOT OFFICIAL
This Document is the property of the Lake County Recorder!

STOP

STATE OF TEXAS
COUNTY OF COLLIN

Subscribed and sworn to (or affirmed) before me on this 5th day of November, 2012, by

[Signature]
Notary Public



Lee Wardlow
Name of Signer

Place Notary Seal Above

proved to me on the basis of satisfactory evidence to be the person who appeared before me.