Document drafted by and
RECORDING REQUESTED BY:
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2015 026266

STATE OF INDIANA · LAKE COUNTY FILED FOR RECORD

2015 MAY - 1 AM 9: 40

MICHAEL B. BROT

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## LIMITED POWER OF ATTORNEY

THAT HLSS Mortgage Master Trust (the "Trust"), by and through Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, and having an office at 500 Delaware Avenue, 11th Floor. Wilmington, Delaware 19801, not in its individual capacity but solely as Trustee ("Trustee") for the benefit of the holders of the Series 2014-1 Certificates issued by the Trust, by these presents does hereby make, constitute and appoint Ocwen Loan Servicing, LLC ("Servicer"), as the Trust's true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in the Trusts hame, place and stead, and to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (5) below the Actions perovised the vever that the decuments described below may only be executed and delivered by the Servicer if such documents are required or permitted under the terms of the Mortgage Loan Purchase and Servicing Agreement, dated as of March 3, 2014 (the "MLPSA"), between the Trustee, on behalf of the Trust, and the Servicer, and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") and related Properties (as defined below) held by the Trust. These Loans are secured by collateral comprised of Mortgages, deeds of trust and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby.

- Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest 1. (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trust, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, taking deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) and foreclosing on the properties under the Security Instruments and the pursuit of title insurance, hazard insurance and claims in bankruptcy proceedings.
- Execute and/or file such documents and take such other action as is proper and necessary to defend the 2. Trust in litigation and resolve any litigation where the Servicer has an obligation to defend the Trust.
- Transact business of any kind regarding the Loans and the Properties, as the Trust, as Trustee's act and 3. deed, to contract for, purchase, lease, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
- Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to mortgages or deeds of trust, bills of sale and execution of deeds and associated and related instruments and documents necessary, if any,

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conveying or encumbering the Property or to effect the conveyance or release of an encumbrance on the Property, in the interest of the Trust.

5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the MLPSA, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of the Trustee in its individual capacity. If the Servicer receives any notice of suit, litigation or proceeding in the name of the Trustee in its individual capacity, then the Servicer shall promptly forward a copy of same to the Trustee.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the MLPSA or to allow the Servicer to take any action with respect Security Instruments or promissory notes (or other evidence of indebtedness) not authorized by the MLPSA.

NO CORPORATE SEAL

NO CORPORATE SEAL

This Documens obset, PSB, thing business as Christiana Trust solely as the Lake Country of the Ess Mortgage Master Trust

Witness: Karen Huffman

Witness: Yulia Daydovitch

Witness: Yulia Davydovitch

CORPORATE ASSISTANT Vice President

CORPORATE ASSISTANT VICE PRESIDENT

State of Delaware

County of New Castle

On this 16th day of May, 2014, before me, the undersigned, a Notary Public in and for said County and State, personally appeared <u>Jeffrey R. Everhart</u>, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as <u>Assistant Vice President</u> of Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: United Elizabeth (

My commission expires: July 10, 2014