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LIMITED POWER OF ATTORNEY (SFLS 2014-2, Part 2)

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT ("HUD"), having an address of 451 7th Street, S.W., Washington, D.C. 20410, hereby appoints GCAT 2014-4, LLC, or its designee, RUSHMORE LOAN MANAGEMENT SERVICES LLC, or AVENUE 365 LENDER SERVICES, LLC, as its true and lawful Attorney-in-Fact to act in the name, place and stead of HUD solely for the purposes set forth below relating to the sale of non-performing mortgage loans purchased by GCAT Depositor 2014-4, LLC ("Purchaser") from HUD pursuant to the terms and conditions provided in the Conveyance, Assignment and Assumption Agreement, dated as of October 2, 2014 ("CAA Agreement") for Single Family Loan Sale 2014-2, Part 2. This limited power of attorney is effective only for the Mortgage Loans, as defined by the CAA Agreement, listed in EXHIBIT A. The said attorney-in fact is hereby authorized and empowered, as follows:

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 MAY 19 AM 8:55

1. To endorse, on behalf of HUD, the Note or equivalent for each Mortgage Loan provided in EXHIBIT A to GCAT 2014-4, LLC, where Purchaser bears full responsibility for ensuring such endorsements are in a form that complies with applicable local, state and federal law. The authorization for endorsement is strictly limited to endorsement of such Mortgage Loan promissory notes to GCAT 2014-4, LLC. Any endorsement to any other entity other than GCAT 2014-4, LLC shall be void.

2. To execute, on behalf of HUD, an Assignment of Mortgage, Deed of Trust or equivalent for each Mortgage Loan provided in EXHIBIT A to GCAT 2014-4, LLC, where Purchaser bears full responsibility for ensuring such assignments are in a form that complies with applicable local, state and federal law. The authorization for assignment is strictly limited to Assignment of Mortgage of such Mortgage Loans to GCAT 2014-4, LLC. Any assignment to any other entity other than GCAT 2014-4, LLC shall be void.

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This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorney-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 p.m. Eastern Time, on November 30, 2015.

14-14872

AMOUNT \$ 14
CASH _____ CHARGE _____
CHECK # 206844
OVERAGE 1
COPY _____
NON-COM _____
CLERK AM

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IN WITNESS WHEREOF, HUD has caused this Limited Power of Attorney to be executed and delivered under seal by its duly authorized agent as of the 24 day of November, 2014.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: [Signature]
Authorized Agent

ACKNOWLEDGEMENT

District of Columbia: ss.

This Limited Power of Attorney was acknowledged before me on November 24, 2014, by John Lucey, as Authorized Agent of the Asset Sales Office, U.S. Department of Housing and Urban Development.

(Seal)

[Signature]
Signature of Notarial Officer
Notary Public, D.C.
My Commission Expires:
6/30/2016

District of Columbia : SS
Subscribed and Sworn to before me
this 24th day of November, 2014
[Signature]
Nikeisha Joyner-Wiggins, Notary Public, D.C.
My commission expires June 30, 2016

