

Limited Power of Attorney

Whereas, Freedom Mortgage Corporation ("Lender/Servicer") does hereby authorize, LoanCare, a division of FNF Servicing, Inc., now known as LoanCare, LLC ("Subservicer") to act on behalf of and sign as attorney in fact for Lender/Servicer for the sole purposes of executing loan documents with respect to any mortgage loan serviced by Subservicer pursuant to the Subservicing Agreement dated February 1, 2010 and any subsequent Subservicing Agreements between Subservicer and Lender/Servicer, and all exhibits and schedules to such Agreements, as any of them may be from time to time amended, restated, modified or supplemented through executed amendments, SOWs or addenda and to:

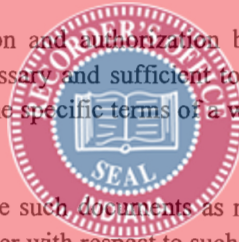
- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Servicer, (c) Affidavits of Non-Military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds to the United States Department of Housing and Development or the United State Department of Veteran Affairs, (g) Special Warranty Deeds to the United States Department of Housing and Urban Development or the United State Department of Veteran Affairs, (h) Affidavits regarding lost promissory notes, and (i) endorsements of promissory notes to VA or HUD on behalf of Lender/Servicer as a required part of the claims process;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Servicer in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Servicer on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Servicer is the current promissory note-holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Servicer that are received by Subservicer as agent for payment on any such mortgage loan;
- 7) pursuant to written direction and authorization by Lender/Servicer, take any and all actions and execute all documents necessary and sufficient to effectuate the sell and transfer of loans to a new owner in accordance with the specific terms of a written and signed by Lender/Servicer purchase and sale agreement.
- 8) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Servicer with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary. Lender/Servicer shall have the right to limit such signing authority or may revoke signing authority from any officer for any reason. Subservicer shall notify Lender/Servicer within three (3) business

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days of any changes in the titles and/or employment status of any Subservicer officers listed herein. If an officer of Subservicer no longer works for Subservicer, such person's or persons' powers under this limited power of attorney shall be automatically revoked. Lender/Servicer hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein. Lender/Servicer agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party learns of the revocation. Lender/Servicer shall indemnify a third party from any claims that arise against the third party because of its reliance on this power of attorney.

By these hands witnesseth that I, Carla Wise being the EVP of Freedom Mortgage Corporation, am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Servicer on this 28 day of May, 2014.

[Signature]

[Signature]
Reginald A. Weather's [WITNESS]

[SEAL] 5-28-14 [DATE]

[Signature]
Lisa B. Cottone [WITNESS]

5-28-14 [DATE]

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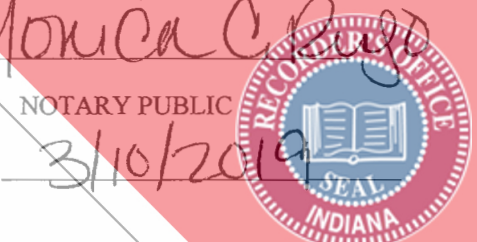
STATE OF New Jersey

CITY/COUNTY OF Burlington, to-wit:

The foregoing instrument was acknowledged before me by Carla Wise who being duly sworn, did for himself say he is the EVP, of Freedom Mortgage, the corporation named within, this 28 day of May, 2014.

[Signature]
MONICA C. RINGO

My commission expires: 3/10/2019



MONICA C. RINGO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires: _____