STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2015 059429

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MICHAEL B. BROWN RECORDER

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518286 (space above reserved for Recording of Deeds certification)

Document Title: POWER OF ATTORNEY

Prepared By: Yamili Martinez

1661 Worthington Road, suite 100

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STATE OF TOWA, 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 00005588 as recorded in the Record Judith A. McCarthy, County Recorder

After Recording return to: Christine Mendes Specialist | Records Services, Final Document Mgmt &Execution Ocwen Loan Servicing, LLC 5720 Premier Park Dr., West Palm Beach, FL 33407



F11.2015-00005588



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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that effective July 3, 2014 the undersigned, The Bank of New York Mellon Trust Company, N.A. formerly known as The Bank of New York Trust Company, N.A., as successor in interest to JP Morgan Chase Bank, National Association having its trust office at 525 William Penn Place, Pittsburgh, Pa 15259, and its main office at 400 South Hope Street, Suite 400, Los Angeles, CA 90017 (the "Bank"), hereby appoint Ocwen Loan Servicing, LLC, to be the Bank's true and lawful Attorney-in-Fact (the "Attorney") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the servicing of the mortgage loans under the applicable Pooling and Servicing Agreements and Indentures listed on Schedule A hereto on behalf of the Bank in its capacity as trustee thereunder:

- The modification or re-recording of a Mortgage, where said modification or re-recordings is for the purpose of correcting the Mortgage to conform same to the original intent of the parties ors discovered after such title insurance was issued and said in either instance, does not adversely affect the lien of the thereto or to correct title errors discorrect modification or re-recording, Mortgage as insured.
- 2. The subordination of the lien company of a government agency of vor of a public utility include, without limitation, the execution of partial ratisfactions releases partial reconveyances or the execution or requests to trustees to accomplish same.
- 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 of real estate owned.
- The completion of loan assumption agreements and modification agreements.
- The full or partial satisfaction/release of a Mortgage or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
- The assignment of any Mortgage and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby
- The full assignment of a Mortgage epon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof including, without limitation, the assignment of the related Mortgage Note.
- With respect to a Mortgage, 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 Mortgage, in accordance with state law and the Mortgage;
- 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;
- 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 or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and
- g. to file and prosecute claims, and to appear on behalf of the Trustee, in bankruptcy cases affecting the Mortgage Note, Mortgage Deed of Trust; 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, finking this antendments laterations and additions thereto, to endorse which may be considered accessary 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.
- 10. The qualified subordination of the lien of a Mortgage or Deed of Trust to a lien of a creditor that is created in connection with the refinancing of a debt secured by a lien that was originally superior to the lien of the Mortgage or Deed of Trust.

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.

Capitalized terms not otherwise defined herein shall have the meanings set forth in the applicable pooling and servicing agreement listed on Schedule A hereto.

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 Power of Attorney 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 Trust Company, N.A., formerly known as The Bank of New York Trust Company, N.A. as Trustee, pursuant to the applicable Pooling and Servicing Agreements and/or Indentures listed on Schedule A hereto, and these present to be signed and acknowledged in its name and behalf by Jennifer J. Provenzano its duly elected and authorized Vice President and Patricia A. Barbarino its duly elected and authorized Vice President this 3rd day of July, 2014.

The Bank of New York Mellon Trust Company, N.A., formerly known as The Bank of New York Trust Company, N.A.

Name: Jennifer J. Provenzano
Title: Vice Rresident

NOT OF Name: Particia A. Barba Title Vice President

the Lake Cowntas Regarded

Printed Name: Brendan McCarthy

Witness:

Printed Name: Brandon D. Coney

STATE OF __ COUNTY OF

Pennsylvania Allegheny

On July 3, 2014, Jennifer J. Provenzano and Paturoia A. Barbarino personally appeared before me, known or proved to me to be the same persons who executed the foregoing instrument and to be the Vice President and Vice President respectively of The Bank of New York Mellon Trust Company, N.A. formerly known as The Bank of New York Trust Company, N.A. as successor in

interest to JP Morgan Chase Bank, National Association as Trustee and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee.

In witness whereof, I have hereunto signed my name an affixed my notarial seal the day and year last written.

COMMONWEALTH OF PENNSYLVANIA Notarial Seal Paul Schäefer III, Notary Public

Paul Schzefer III, Notary Public City of Pittsburgh, Allegheny County My Commission Expires Sept. 4, 2017 LEMBER, PERISYLVANDE ASSOCIATION OF NOTARIES Paul Schaefer III

NOTARY PUBLIC My Commission expires: 9/04/2017

Exhibit A

િક્સિમિક્સિક્સિમિક્સિક્સિમિક્સિક્સિક્સિક્સિક્સિક્સિક્સિક્સિક્સિક્સ	કુંગોલુંગ(ક)માંક- ,
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to The Chase Manhattan Bank, as Indenture Trustee for Residential Funding Mortgage Securities II, Inc, Home Loan Trust 1998-HI2., Home Loan-Backed Notes	1998-Hi2
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset Backed Pass-Through Certificates, Series 2001-KS2	2001-KS2
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2001-RM2	2001-RM2
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset- Backed Pass-Through Certificates Series 2001-RS2 H	2001-RS2
The Bank of New York Mellon Trust Company, National Association fka. The Bank of New York Trust Company, N.A. as successor to JPM organ Chase Bank, as Trustee for Residential Europing Mottgage Securities II: 11c., Home Loan-Backed Notes Series 2002-HI4	2002-HI4
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Funding Mortgage Securities II, Inc., Home Loan-Backed Notes Series 2002-HI5	2002-HI5
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Funding Mortgage Securities II, Inc., Home Equity Loan Pass-Through Certificates, Series 2002-HS1	2002-HS1
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to IPMorgan Chase Bank, as Trustee for Residential Fording Mortgage Securities II, Inc., Home Equity Loan Pass-Through Certificates, Series 2002-HS2	2002-HS2
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Backed Pass-Through Certificates Series 2002-RS2	2002-RS2

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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset- Backed Pass-Through Certificates Series 2002-RS3	2002-RS3
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2002-RZ2	2002-RZ2
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2002-RZ3	2002-RZ3
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2002-SL1	2002-SL1
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Grantor Trustee for Residential Funding Mortgage Securities II, Inc., Grantor Trust 2003-HI1	2003-HI1
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, M.A. as successor to JPMorgan Chase Bank, as Grantor Trustee for Residential Funding Mortgage Securities II, Inc., Home Loan Trust 2003-112, Home Loan-Backed Notes	2003-HI2
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Cunding Mortgage Sections IC Inc., Home Loan-Backed Notes Series 2003-HI4	2003-H/4
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Funding Mortgage Securities II, Inc., Home Equity Loan-Backed Term Notes, Series 2003-HS3	2003- HS3
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Carlings Series 2003-KS10	2003-KS10
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The Bank of New York Mellon Trust Company, National Association fka	
The Bank of New York Trust Company, N.A. as successor to JPMorgan	
Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-KS8	2003-KS8
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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan	
Chase Bank, as Trustee for Residential Asset Mortgage Products Inc.,	
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as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage	
Pass-Through Certificate, Series 2003-S11	2003-S11
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as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage	
Pass-Through Certificate, Series 2003-S13	2003-S13

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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificate, Series 2003-514	2003-S14
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2003-S15	2003-S15
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificate, Series 2003-S16	2003-S16
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificate, Series 2003-S17	2003-S17
The Bank of New York Melion Trust Company, National Association fixa The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Funding Mortgage Securities J, Inc., Mortgage Pass-Through Certificate, Series 2003-S18	2003-S18
The Bank of New York Trust Company National Association fkat The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A., successor to Merger to Bank Una Jyational Association, as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage Pass Through Certificates, Series 2003-S19	
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The Bank of New York Mellon Trust Company, National Association fika The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Funding Morigage Securities I, Inc. Mortgage Pass Through Certificates, Series 2003-520	2003-S20
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. as successor to JP Morgan Chase Bank N.A., successor by merger to Bank One, National Association, as Trustee for Residential Funding Mortgage Scounties Unic., Mortgage Pass Through Certificates, Series 2003-53	2003-S3
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Chase Bank N.A., successor by merger to Bank One, National Association,	
as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage	
Pass Through Certificates, Series 2003-S9	2003-S9
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Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc.,	
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Chase Bank, as Trustee for Residential Funding Mortgage Securities II, Inc.,	
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Chase Bank, as Trustee for Residential Asset Securities Corporation, Home	
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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS2	2004-KS2
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS3	2004-KS3
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS5	2004-KS5
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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RP1	2004-RP1
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The Bank of New York Trust Company, N.A. as successor to PMorgan Chase Bank, National Association, as Trustee for Residentia Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2004-RS11	2004-RS11
The Bank of New York Mellon Trust Company, National Association fixed The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2004-RS12	2004-RS12

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS2	2004-R52
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS3	2004-R\$3
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS4	2004-RS4
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS6	2004-RS6
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2004-RS8	2004-RS8
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004 RZ1	2004-RZ1
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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RZ4	2004-RZ4
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The Bank of New York Trust Company, N.A. a successor to JPMorgan	
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Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc.,	
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Mortgage Products, Inc., GMACM HOME LOAN TRUST 2002-HLTV1	2002-HLTV1