2015 069158

LAKE COUNTY FILED FOR RECORD 2015 OCT -9 AM 8: 43

MICHAEL B. BROWN RECORDER

| <b>RECORDING REQUESTED BY:</b> TD Service Company   |  |   |   |
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| WHEN RECORDED MAIL TO: TD Service Company Attn: LR Department (Cust# 717) 4000 W Metropolitan Drive, Suite 400 Orange, CA 92868  This Document the Lake | OFFICIA<br>ent is the prop<br>County Recor | perty of rder!  HIS LINE FOR RECORDER'S USE ONLY  ORNEY  RECORD 1ST | フ |
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RECORDING REQUESTED BY: Fay Servicing, LLC 440 South LaSalle Street, Suite 2000 Chicago, IL 60605

4272093011

## SPACE ABOVE THIS LINE FOR RECORDER'S USE

## LIMITED POWER OF ATTORNEY

CV Mortgage Loan Trust 2013-1, by and through U.S. Bank Trust National Association, a national banking association organized and existing under the laws of the United States and having an office at 300 Delaware Avenue, EX-DE-WDAW, Wilmington, DE 19801, not in its individual capacity but solely as Owner Trustee ("Owner Trustee"), hereby constitutes and appoints Fay Servicing, LLC, ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer or agent authorized by its Manager through a Resolution, 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 (11) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required on permitted under the terms of the Mortgage Loan Servicing Agreement dated as of December 16,12013, by and between Fay Servicing, LLC, as Servicer, and U.S. Bank Trust National Association, as Owner Trustee for CV Mortgage Loan Trust 2013-1, and no power is granted hereunder to take any action that would be adverse to the interests of U.S. Bank Trust National Association. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank Trust National Association, as Owner Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt 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.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Owner Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of Owner Trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.

- 2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Owner Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Owner Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
- 3. Transact business of any kind regarding the Loans, as the Owner Trustee's act and deed, to contract for, purchase, 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.
- 4. Execute, complete, indorse or file 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 estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Owner Trustee.
- 5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
- 6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.

  This Document is the property of
- 7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
- 8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial re-conveyances reasonably required for such purpose, and the execution or requests to the Owner Trustees to accomplish the same.
- 9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
- 10. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. Execute and deliver Limited Powers of Attorney in order to further delegate the authority granted under this Limited Power of Attorney for the purpose of effectuating Servicer's duties and responsibilities under the related trust agreements.

Servicer hereby agrees to indemnify and hold the Owner Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Owner Trustee under the related servicing agreement.

Witness my hand and seal this 27th day of June, 2014.

NO CORPORATE SEAL

CV Mortgage Loan Trust 2013-1by U.S. Bank Trust National Association, as Owner Trustee

Witness: Paul C. Johnson

By:

by L. Robillard, Vice President

Witness: Alex E. Fuentes

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Warren, Vice President

NOT OFFICIAL!

Attest: Susan A. Kranz, Assistant Vierpesiden the property of

the Lake County Poeumentle afted by U.S. Bank Trust National Association, as Owner Trustee

CORPORATE ACKNOWLEDGMENT

State of Minnesota

County of Ramsey

On this 27<sup>th</sup> day of June, 2014, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Tobyclu Robillard, Becky L. Warren, Susan A. Kranz personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Vice President, and Assistant Vice President, respectively of U.S. Bank Trust National Association, a national banking association, 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

iffany M. Joanson

My commission expires: 1/31/2019

TIFFANY M. JEANSON
NOTARY PUBLIC - MINNESOTA
My Commission Expires Jan. 31, 2019

## Schedule A

CVF Mortgage Loan Acquisition Company

CVF II Mortgage Loan GT Trust I

CVF II Mortgage Loan Trust I

CVF II Mortgage Loan Trust II

CV Mortgage Loan Trust 2013-1

