STATE OF INDIAMA LAKE COUNTY FILTUTER RECORD

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MICHAEL B. OROWN RECORDER

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PREPARED BY: SECURITY CONNECTIONS, INC.

WHEN RECORDED RETURN TO: SECURITY CONNECTIONS, INC. 240 TECHNOLOGY DRIVE IDAHO FALLS, ID 83401 ATTN: TERRILL NIELSON PH: 208-528-9895

LIMITED POWER OF ATTORNEY

LAKE, IN SL - 1010435886 (ETRADE)

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DATE OF DOCUMENT: 2-20/20 Bake County Recorder!

GRANTOR: E*TRADE BANK

GRANTOR ADDRESS: 671 N. GLEBE ROAD, 15TH FLOOR, ARLINGTON, VA 22203

GRANTEE: SPECIALIZED LOAN SERVICING, LLC

GRANTEE ADDRESS: 8742 LUCENT BLVD., STE. 300, HIGHLANDS RANCH, CO

80129

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security Number in this document, unless required by law.

XERRILL NIELSON

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LIMITED POWER OF ATTORNEY

Prepared by:

When recorded return to: Specialized Loan Servicing LLC 8742 Lucent Blvd., Suite 300 Denver, CO 80129 Attention: Document Control

This Limited Power of Attorney is made in connection with that certain Servicing Agreement by and between E*TRADE Bank (the "Owner") and Specialized Loan Servicing LLC, a Delaware limited liability company (the "Servicer"), dated as of June 23, 2011 (the "Agreement").

Owner hereby makes, constitutes and appoints Servicer, for Owner's benefit and in Owner's name, place, and stead, its true and lawful attorney-in-fact, with full power of substitution, to act in any manner necessary and proper to service those loans transferred to Servicer ("Mortgage Loans"), including the right to execute lien releases, loss note affidavits, and other required documents on Owner's behalf. This appointment shall not be assigned to any third party by Servicer without the written prior consent of Owner. This Limited Power of Attorney shall survive for a period not to exceed two (2) years past the date herein.

Nothing herein shall give any attorney-in-fact the rights of powers to negotiate or settle any suit, counterclaim or action against the Owner. If the Servicer receives any notice of suit, litigation or proceeding in the name of the Owner, then the Servicer shall forward a copy of same to the Owner as soon as possible.

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Owner will not be responsible for inspection of any fiends being executed pursuant to this Limited Power of Attorney and as such, is relying upon the Servicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Servicer for all purposes of this Limited Power of Attorney.

Servicer shall not be obligated to furnish bond or other security in connection with its actions hereunder. The Servicer hereby agrees to indemnify and bold Owner and its affiliates, directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses (including without limitation reasonable attorney's fees) or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this kimited Power of Attorney and the Agreement.

Owner authorizes Servicer, by and through any of its directors or officers, or any other employee who is duly authorized by Servicer to certify, deliver and/or record copies and originals of this Limited Power of Attorney. Servicer's employees executing such documents in the name of Owner necessary to properly service and administer the Mortgage Loans must hold the office of Assistant Vice President or higher.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state.

IN WITNESS WHEREOF, Owner has caused this Limited Power of Attorney to be executed by its duly elected and authorized representative this 18th day of March, 2014.

Name: Mark Gaudian

Title: Vice President

Witness

Witness

Printed Name: Brian Miller

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Printed Name: Olin M. McClain

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COUNTY OF ARLINGTON

On March 18, 2014, before me, the undersigned, a Notary Public in and for said State, personally appeared Mark Gaudian, Vice President (title) of E*TRADE Bank as Owner, personally known to me to be the person whose name is subscribed to the within instrument and acknowledge to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official coal,

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lotary Public

My Commission Expires: May 31, 2016

Christopher C. Horak