

LIMITED POWER OF ATTORNEY

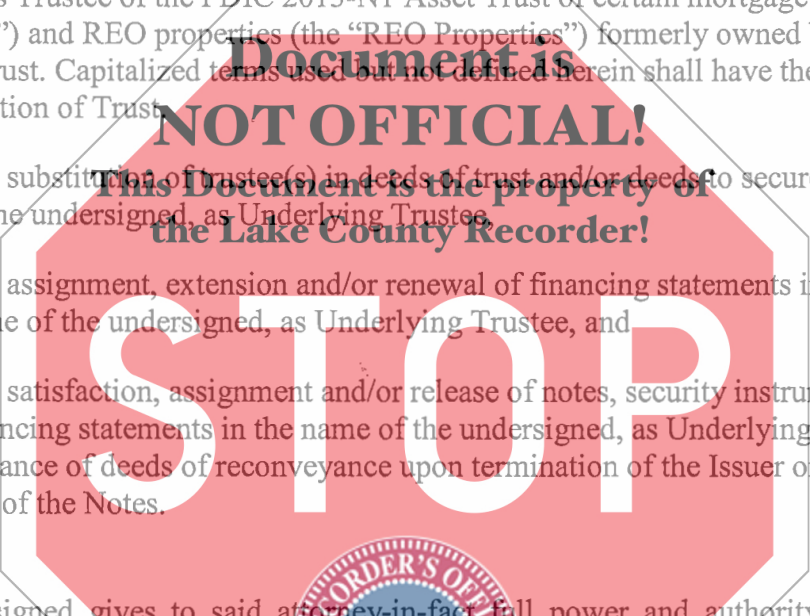
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MICHAEL B. BROWN
RECORDER

KNOW ALL MEN BY THESE PRESENTS, The Bank of New York Mellon Trust Company, N.A., a national banking association having an office for the conduct of business in Pittsburgh, Pennsylvania, solely in its capacity as underlying trustee of the FDIC 2011-N1 Asset Trust (in such capacity, the "Underlying Trustee") under the Declaration of Trust, dated as of December 15, 2011 among the Sellers, Sponsor, and the Underlying Trustee, (the "Declaration of Trust"), hereby constitutes and appoints Seneca Mortgage Servicing LLC, as its true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (iii) below relating to the assignment to, or as directed by, the Sellers or The Bank of New York Mellon Trust Company, N.A. as Trustee of the FDIC 2013-N1 Asset Trust of certain mortgage loans (the "Mortgage Loans") and REO properties (the "REO Properties") formerly owned by the FDIC 2011-N1 Asset Trust. Capitalized terms used but not defined herein shall have the meanings given thereto in Declaration of Trust.



- i. The substitution of trustee(s) in deeds of trust and/or deeds to secure debt in the name of the undersigned, as Underlying Trustee.
- ii. The assignment, extension and/or renewal of financing statements in the name of the undersigned, as Underlying Trustee, and
- iii. The satisfaction, assignment and/or release of notes, security instruments and/or financing statements in the name of the undersigned, as Underlying Trustee, or the issuance of deeds of reconveyance upon termination of the Issuer or redemption in full of the Notes.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

Nothing contained herein shall be construed to grant to Seneca the power to initiate or defend any suit, litigation or proceeding brought against The Bank of New York Mellon Trust Company, N.A. as Underlying Trustee for the trust, Seneca shall provide notice of any suit, litigation or proceeding in the name of The Bank of New York Mellon Trust Company, N.A. as Underlying Trustee, as set forth in Section 10.4 of the Declaration of Trust.

Seneca hereby agrees to indemnify and hold harmless the Underlying 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 or in connection with the exercise by Seneca of the powers granted to it hereunder. The foregoing indemnity shall survive the

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termination of this Limited Power of Attorney.

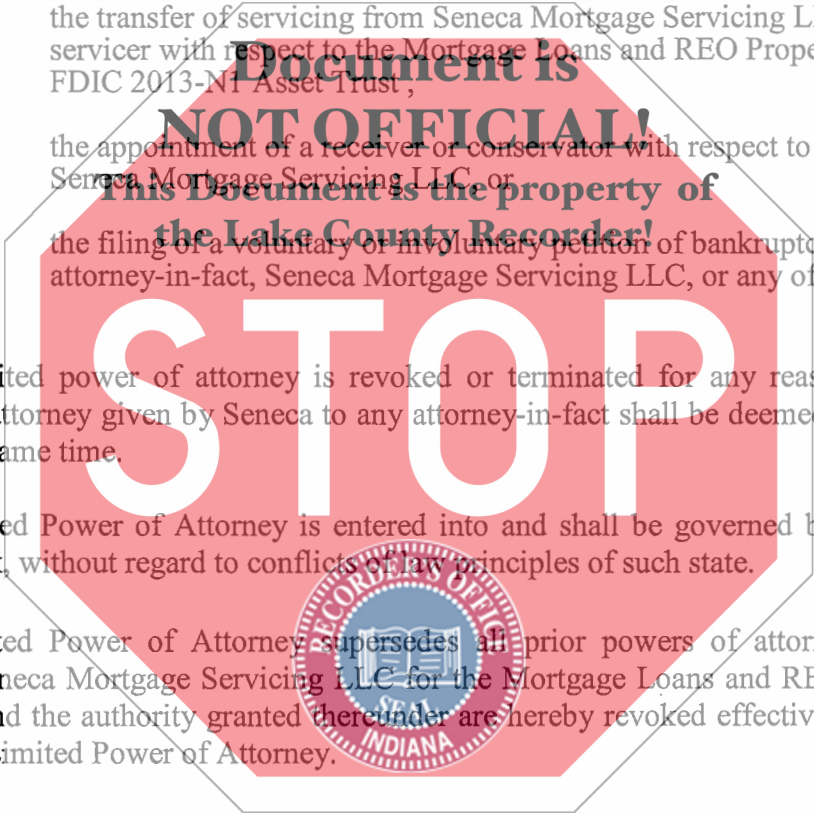
This limited power of attorney has been executed and is effective as of this 23rd day of December, 2014 and shall terminate on the date that is the earlier of (i) one year from the date hereof and (ii) the occurrence of any of the following events or until revoked in writing by the undersigned provided, that so long as none of the following events below have occurred or continuing, the Underlying Trustee shall execute and deliver a replacement power of attorney:

- i. the termination of Seneca Mortgage Servicing LLC as the servicer of Mortgage Loans and REO Properties owned by the FDIC 2013-N1 Asset Trust,
- ii. the transfer of servicing from Seneca Mortgage Servicing LLC to another servicer with respect to the Mortgage Loans and REO Properties owned by the FDIC 2013-N1 Asset Trust,
- iii. the appointment of a receiver or conservator with respect to the business of Seneca Mortgage Servicing LLC, or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by the attorney-in-fact, Seneca Mortgage Servicing LLC, or any of their creditors.

If this limited power of attorney is revoked or terminated for any reason whatsoever, a limited power of attorney given by Seneca to any attorney-in-fact shall be deemed to be revoked or terminated at the same time.

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.

This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to Seneca Mortgage Servicing LLC for the Mortgage Loans and REO Properties, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.



SENECA MORTGAGE SERVICING
LLC,

By: James DePalh

THE BANK OF NEW YORK
MELLON TRUST COMPANY, N.A.,
as Underlying Trustee

By: Michael S. Thompson
Michael S. Thompson

WITNESS

Nichole McMoran
Nichole McMoran

WITNESS

Arthur A. Marczynski
Arthur A. Marczynski

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

STOP

WITNESS

Brian Kaczmariski
Brian Kaczmariski

WITNESS

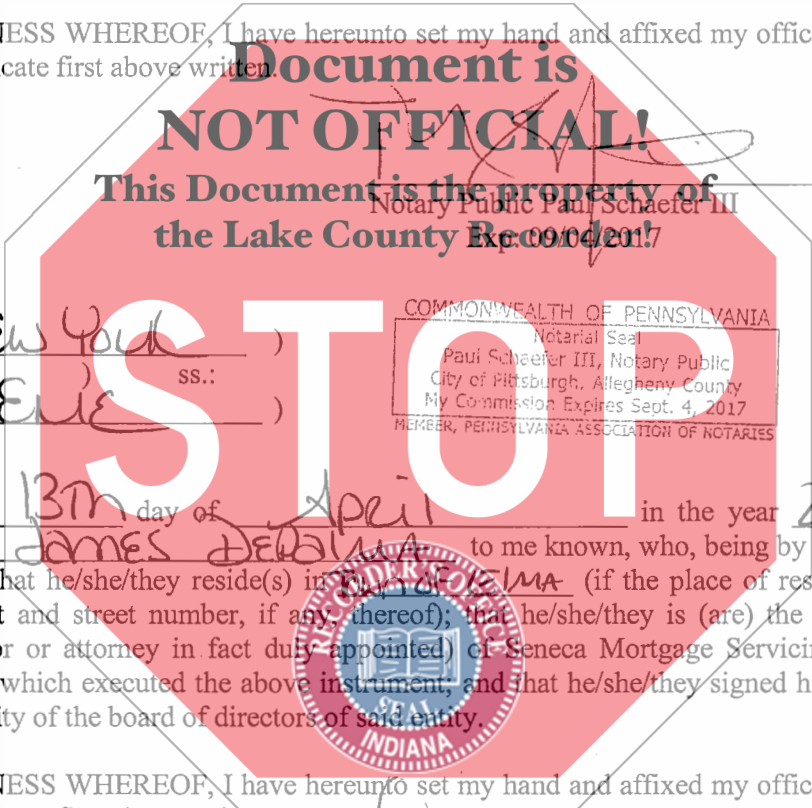


Philip Spagnola
Philip Spagnola

STATE OF PENNSYLVANIA)
) ss.:
COUNTY OF ALLEGHENY)

On the 23rd day of December in the year 2014, before me personally came, Michael S. Thompson to me known, who, being by me duly sworn, did depose and say that he/she/they reside(s) in Pittsburgh (if the place of residence is in a city, include the street and street number, if any, thereof); that he/she/they is (are) the (president or other officer or director or attorney in fact duly appointed) of The Bank of New York Mellon Trust Company, N.A., the entity described in and which executed the above instrument; and that he/she/they signed his/her/their name(s) thereto by authority of the board of directors of said entity.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



STATE OF New York)
) ss.:
COUNTY OF Erie)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Paul Schaefer III, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires Sept. 4, 2017
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

On the 13th day of April in the year 2015, before me personally came, JAMES DEROMA to me known, who, being by me duly sworn, did depose and say that he/she/they reside(s) in INDIANA (if the place of residence is in a city, include the street and street number, if any, thereof); that he/she/they is (are) the (president or other officer or director or attorney in fact duly appointed) of Seneca Mortgage Servicing LLC, the entity described in and which executed the above instrument; and that he/she/they signed his/her/their name(s) thereto by authority of the board of directors of said entity.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Notary Public
LISA J. COSTA
Notary Public, State of New York
No. 01C06037786
Qualified in Erie County
Commission Expires March 20, 2018