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After Recording Return to:  
Ocwen Loan Servicing, LLC  
5720 Premier Park Dr Bldg 3  
West Palm Beach, FL 33407  
Attn: Record Services

CFN 20130507149  
OR BK 26469 PG 0350  
RECORDED 11/25/2013 10:00:04  
Palm Beach County, Florida  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 0350 - 358; (9pgs)

BK 11308 PG 301

LIMITED POWER OF ATTORNEY

3048

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its usual place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee (the "Trustee") pursuant to Agreements listed on Exhibit A attached hereto (the "Agreements"), hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Ocwen Loan Servicing, LLC. is acting as the Servicer.



This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary.

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.

2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2016 JUN -9 AM 8:45  
MICHAEL BROWN  
RECORDER

2016 035750

AMOUNT \$ 28  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 231350  
OVERAGE 233072  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK MB

MB

3. 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 to real estate owned.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. The full enforcement of and preservation of the Trustee's interests in the Mortgage Notes, Mortgages or Deeds of Trust, and in the proceeds thereof, by way of, including but not limited to, foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or the termination, cancellation or rescission of any such foreclosure, the initiation, prosecution and completion of eviction actions or proceedings with respect to, or the termination, cancellation or rescission of any such eviction actions or proceedings, and the pursuit of title insurance, hazard insurance and claims in bankruptcy proceedings, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - 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 deed in lieu of foreclosure;
  - f. the filing, prosecution and defense of claims, and to appear on behalf of the Trustee, in bankruptcy cases affecting Mortgage Notes, Mortgages or Deeds of Trust;

- g. the preparation and service of notices to quit and all other documents necessary to initiate, prosecute and complete eviction actions or proceedings;
- h. the tendering, filing, prosecution and defense, as applicable, of hazard insurance and title insurance claims, including but not limited to appearing on behalf of the Trustee in quiet title actions; and
- i. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.h. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
- listing agreements;
  - purchase and sale agreements;
  - grant/warranty/quitclaim deed or any other deed 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 property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of November 8, 2013.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Solely to the extent that the Servicer has the power to delegate its rights or obligations under the Agreement, the Servicer also has the power to delegate the authority given to it by Deutsche Bank National Trust Company, as Trustee, under this Limited Power of Attorney, for purposes of performing its obligations and duties by executing such additional powers of attorney in favor of its attorneys-in-fact as are necessary for such purpose. The Servicer's attorneys-in-fact shall have no greater authority than that held by the Servicer.

Nothing contained herein shall: (i) limit in any manner any indemnification provided to the Trustee under the Agreement, (ii) limit in any manner the rights and protections afforded the

Trustee under the Agreement, or (iii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement.

The Servicer hereby agrees to indemnify and hold the 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 the Servicer, or its attorneys-in-fact, of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Trustee under the Agreement.

**This Document is the property of**

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.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.



IN WITNESS WHEREOF, Deutsche Bank National Trust Company, as Trustee for the affixed Agreements listed on the Exhibit A, has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 8<sup>th</sup> day of November, 2013.

Deutsche Bank National Trust Company,  
as Trustee

By: *Mei Nghia*  
Name: Mei Nghia  
Title: Assistant Vice President

Witness:

*Gisselle Picard*  
Gisselle Picard

Witness:

*Karlene Benvenuto*  
Karlene Benvenuto

Prepared by:

*Tuan Quach*  
Name: Tuan Quach  
Title: Trust Administrator  
Address: Deutsche Bank National Trust Company  
1761 E. Saint Andrew Place  
Santa Ana, CA 92705

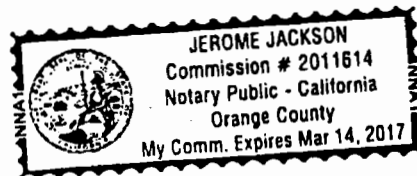
State of California }  
County of Orange }

On November 8, 2013, before me, Jerome Jackson, Notary Public, personally appeared Mei Nghia, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

*Jerome Jackson*  
Notary signature



**Exhibit A****Agreement**

Pooling And Servicing Agreement dated as of September 1, 2002 by and between Morgan Stanley Dean Witter Capital I Inc., as Depositor, The Provident Bank, as Servicer, NC Capital Corporation, as Responsible Party, and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC4 Mortgage Pass-Through Certificates, Series 2002-NC4

**Trust**

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC4 Mortgage Pass-Through Certificates, Series 2002-NC4

**Agreement**

Pooling And Servicing Agreement dated as of October 1, 2002 by and between Morgan Stanley Dean Witter Capital I Inc., as Depositor, The Provident Bank, as Servicer, NC Capital Corporation, as Responsible Party, and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC5 Mortgage Pass-Through Certificates, Series 2002-NC5

**Trust**

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC5 Mortgage Pass-Through Certificates, Series 2002-NC5

**Agreement**

Pooling And Servicing Agreement dated as of November 1, 2002 by and between Morgan Stanley ABS Capital I Inc., as Depositor, Owen Federal Bank FSB, as Servicer, NC Capital Corporation, as Responsible Party, and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2002-NC6 Mortgage Pass-Through Certificates, Series 2002-NC6

**Trust**

Morgan Stanley ABS Capital Inc. Trust 2002-NC6 Mortgage Pass-Through Certificates, Series 2002-NC6

**Agreement**

Pooling And Servicing Agreement dated as of July 1, 2002 by and between Morgan Stanley Dean Witter Capital I Inc., as Depositor, Indymac Bank FSB, as Servicer, The Provident Bank as Servicer, and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE2 Mortgage Pass-Through Certificates, Series 2002-HE2

**Trust**

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE2 Mortgage Pass-Through Certificates, Series 2002-HE2

**Agreement**

Pooling And Servicing Agreement dated as of January 1, 2005 by and between Morgan Stanley ABS Capital I Inc., as Depositor, Countrywide Home Loans Servicing LP, as Servicer, HomEq Servicing Corporation, as Servicer, Decision One Mortgage Company LLC, as Responsible Party, Option One Mortgage Corporation, as Responsible Party and Servicer, NC Capital Corporation, as Responsible Party, Accredited Home Lenders, INC., as Responsible Party, Wells Fargo Bank, National Association as Custodian and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1

**Trust**

Morgan Stanley ABS Capital I Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1

**Agreement**

Pooling And Servicing Agreement dated as of March 1, 2005 by and between Morgan Stanley ABS Capital I Inc., as Depositor, Option One Mortgage Corporation, as Responsible Party and Servicer, Countrywide Home Loans Servicing LP, as Servicer, HomEq Servicing Corporation, as Servicer, Decision One Mortgage Company LLC, as Responsible Party, NC Capital Corporation, as Responsible Party, Accredited Home Lenders, Inc., as Responsible Party, AAMES Capital Corporation, as Responsible Party, Wells Fargo Bank, National Association, as Custodian, and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE2 Mortgage Pass-Through Certificates, Series 2005-HE2

**Trust**

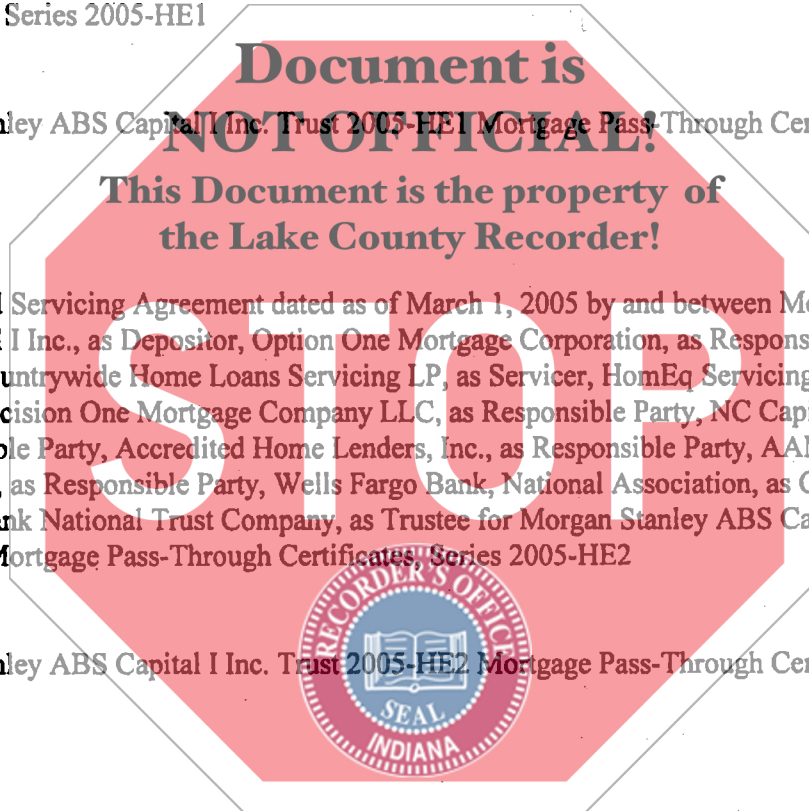
Morgan Stanley ABS Capital I Inc. Trust 2005-HE2 Mortgage Pass-Through Certificates, Series 2005-HE2

**Agreement**

Pooling and Servicing Agreement dated as of April 1, 2002 by and between Morgan Stanley ABS Capital I Inc., as Depositor, Ocwen Federal Bank FSB, as Servicer and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2002-AM2 Mortgage Pass-Through Certificates, Series 2002-AM2

**Trust**

Morgan Stanley ABS Capital I Inc. Trust 2002-AM2 Mortgage Pass-Through Certificates, Series 2002-AM2



**Agreement**

Pooling and Servicing Agreement dated as of October 1, 2002 by and between Morgan Stanley ABS Capital I Inc., as Depositor, Ocwen Federal Bank FSB, as Servicer and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2002-AM3 Mortgage Pass-Through Certificates, Series 2002-AM3

**Trust**

Morgan Stanley ABS Capital I Inc. Trust 2002-AM2 Mortgage Pass-Through Certificates, Series 2002-AM3

**Agreement**

Pooling and Servicing Agreement dated as of January 1, 2003 (the "Agreement") by and between Morgan Stanley Dean Witter Capital I Inc. as depositor (the "Depositor"), and Ocwen Loan Servicing, LLC. (the "Servicer"), NC Capital Corporation, as a responsible party ("NC Capital"), Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC1, Mortgage-Pass Through Certificates, Series 2003-NC1

**Trust**

Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC1, Mortgage-Pass Through Certificates, Series 2003-NC1

**Agreement**

Pooling and Servicing Agreement dated as of February 1, 2003 (the "Agreement") by and between Morgan Stanley Dean Witter Capital I Inc. as depositor (the "Depositor"), and Ocwen Loan Servicing, LLC. (the "Servicer"), NC Capital Corporation, as a responsible party ("NC Capital"), Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC2, Mortgage-Pass Through Certificates, Series 2003-NC2

**Trust**

Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC2, Mortgage-Pass Through Certificates, Series 2003-NC2

**Agreement**

Pooling and Servicing Agreement dated as of March 1, 2003 (the "Agreement") by and between Morgan Stanley Dean Witter Capital I Inc. as depositor (the "Depositor"), and Ocwen Loan Servicing, LLC. (the "Servicer"), NC Capital Corporation, as a responsible party ("NC Capital") Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC3, Mortgage-Pass Through Certificates, Series 2003-NC3

**Trust**

Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC3, Mortgage-Pass Through Certificates, Series 2003-NC3

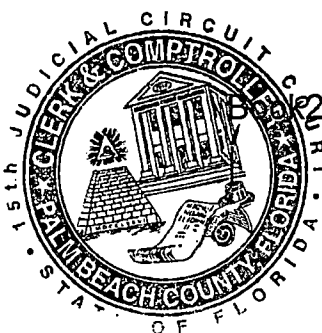


**Agreement**

Pooling and Servicing Agreement dated as of June 1, 2004 (the "Agreements"), by and between Morgan Stanley Capital I Inc., as Depositor, Deutsche Bank National Trust Company, as Trustee, and Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator and Assignment, Assumption and Recognition Agreement dated as of June 1, 2004, by and between Morgan Stanley Capital I Inc, the Depositor, acknowledged by Deutsche Bank National Trust Company, as Trustee of Morgan Stanley Mortgage Loan Trust 2004-5AR, and Wells Fargo Bank, National Association, as Master Servicer, hereby constitutes and appoints Ocwen Loan Servicing, LLC as servicer (the "Servicer")

**Trust**

Morgan Stanley Mortgage Loan Trust 2004-5AR, Mortgage-Pass Through Certificates, Series 2004-5AR,



I hereby certify that the foregoing is a true copy of the record in my office this day, Jan 09, 2015.

Sharon R. Bock, Clerk Circuit Court, Palm Beach County, Florida  
BY *Sharon R. Bock* Deputy Clerk