STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MICHAEL B. BROWN RECORDER



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STATE OF IOWA, COUNTY OF BLACKHAWK, SS: I, Sandie L. Smith, 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. 2017-80006768

Recorded: Fee Amt: \$47.00 Page 1 of Black Hawk County Iowa

F1102017-00006768

SANDIE L. SMITH RECORDER

Document drafted by and After Recording return to:

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

Sandie L. Smith, County Recorder

3833

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## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that effective September 15, 2016 the undersigned, The Bank of New York Mellon Trust Company, N.A., as successor in interest to all permitted successors and assigns of JP Morgan Chase Bank N.A. 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 9001 reby 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 Back it is capacity as practey the founder:

the Lake County Recorder!

- The modification or re-recording of a Mortgage, where said modification or re-recordings 1. is for the purpose of correcting the Mortgage to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage as insured.
- 2. The subordination of the lien of a Mortgage 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.
- The conveyance of the properties to the martiage 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.
- 4. The completion of loan assumption agreements and modification agreements.
- 5. 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 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. 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 Moltgage Note, Mortgage Deed of Frust; and the Lake County Recorder!

- 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, making any amendments, alterations and additions thereto, to endorse which may be considered necessary 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 Wortgage 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 of 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., as successor in interest to all permitted successors and assigns of JP Morgan Chase Bank 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 Michael S. Thompson its duly elected and authorized Vice President and Brandon D. Coney its duly elected and authorized Vice President this 15<sup>th</sup> day of September, 2016.

|           | The Bank of New York Mellon Trust Company,   |
|-----------|--|
|           | Docular as successor in interest to all permitted successors and assigns of JP Morgan Chase Bank |
|           | NOT OPAFICIAN  |
|           | This Decrement is the area works   |
|           | This Document is the property of   |
|           | the Lake Countand extended 15! Thompson  |
|           | Title: Vice President  |
|           | By:  |
|           | Name: Brandon D. Coney   |
|           | Title Vice President   |
|           | Witness: 13 m  |
|           | Printed Name: Brendan McCarthy   |
|           | Witness Willy Will   |
|           | Printed Name: Shelley Jakell   |
| STATE OF  | Pennsylvania 8 8   |
| COUNTY OF | Allegheny  |
|           |  |
|           |  |

On September 15, 2016, Michael S. Thompson and Brandon D. Coney 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. as successor in interest to all permitted successors and assigns of JP Morgan Chase Bank N.A., 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 PAUL Schaefer III

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

NOTARY PUBLIC My Commission expires: 9/04/2017

## Schedule A

| Full Legal Name   | Series<br>Name                 |
|---|--------------------------------|
| 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., Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2004-GH1  | 2004-GH1                       |
| 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 NA, as Truste Foot Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2004 IS  | 2004-15!                       |
| The Bank of New York Meilon Trust Company, National e pr<br>Association fka The Bank of New York Trust Company, N.A.<br>as successor to JPMorgan Chase Bank N.A., as Trustee for<br>Residential Asset Mortgage Products, Inc., GMACM<br>Mortgage Loan Trust 2004-J6   | operty of<br>order!<br>2004-J6 |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2005-AR1   | 2005-AR1                       |
| 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 N.A. as Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2005-AR2  | 2005-AR2                       |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., GMACM  |                                |
| Mortgage Loan Trust 2006-AR2  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 Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Equity Loan Trust 2006-HSA2, Home Equity Loan-Backed Term Notes, Home Equity Loan-Backed Variable Funding Notes | 2006-AR2                       |
| 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 Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Loan Trust 2006-HI2, Home Loan-Backed Notes, Series 2006-HI2  | 2006-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, National Association, as Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Loan Trust 2005-HI1 Home Loan-Backed Notes  | 2005-HI1              |
|---|-----------------------|
| 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., as Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Loan Trust 2005-HI2, Home Loan-Backed Notes   | 2005-HI2 <sup>'</sup> |
| 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 Indenture Trustee for Residential Funding Mortgage 11. Securities II, Inc., Home Loan Trust 2005-HI3, Home Loan-Backed Notes, Series 2005-HI3  | 1S<br>2005-H3         |
| The Bank of New York Wellon Trust Company, National e passociation fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, National Association, as Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Equity Loan Trust 2005-HS1, Home Equity Loan-Backed Term Notes, Home Equity Loan-Backed Variable Funding Notes |                       |
| The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to J.P.Morgan Chase Bank, National Association, as Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Equity Loan Trust 2005 HS2, Home Equity Loan-Backed Term Notes, Home Egypty Loan-Backed Variable Funding Notes  | 2005-HS2              |
| 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 Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Equity Loan Trust 2005-HSA1, Home Equity Loan-Backed Term Notes, Home Equity Loan-Backed Variable Funding Notes   | 2005-HSA1             |
| 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, National Association, as Trustee for Residential Asset Mortgage Products, Inc., GMACM Home Equity Loan Trust 2006-HE1  | 2006-HE1              |
| 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 Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM HOME EQUITY LOAN TRUST 2006-HE2   | 2006-HE2              |

| 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 Indenture Trustee for Residential Funding Mortgage Securities II, Inc., Home Loan Trust 2006-HI1, Home Loan-Backed Notes Series 2006-HI1 | 2006-HI1                  |
|---|---------------------------|
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-RS1                                  | 2006-RS1                  |
| 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., as Trustee for Residential Asset Mortgage Products, Jng., Mortgage Asset Backed Pass-Through Certificates, Series 2006-RS2                                  | 1 <b>S</b><br>2006-RS2    |
| The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to PMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products Inc., Mortgage Asset Backed Pass-Through Certificates, Series 2006-RS3                                    | operty of order! 2006-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-RS4                                  | 2006-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset Backed Pass-Through Certificates, Series 2006-RS5                                  | 2006-RS5                  |
| 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., as///rustee for Residential Asset Mortgage Products, Inc., Mortgage Asset- Backed Pass-Through Certificates Series 2006-RZ1                                 | 2006-RZ1                  |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ2                                   | 2006-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ3                                   | 2006-RZ3                  |

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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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ4  The Bank of New York Mellon Trust Company, National | 2006-RZ4         |
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| Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-SP1   | 2006-SP1         |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-SP2   | <b>2</b> 006-SP2 |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset Backed Pass, Through Certificates, Saries 2006-SP3 ty Reco  | AL! operty of    |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-RP1   | 2005-RP1         |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2003 RP2  | 2005-RP2         |
| The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Frust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RP3   | <b>20</b> 05-RP3 |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS1  | 2005-RS1         |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS2  | 2005-RS2         |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS3  | 2005-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS4         | 2005-RS4          |
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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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS5         | 2005-RS5          |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS6         | <b>20</b> 05-R\$6 |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset Backed Pass-Through Certificates Series 2005 RS71 ty Rec | AL! operty of     |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS8         | 2005-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS9         | 2005-RS9          |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-R21         | <b>2</b> 005-RZ1  |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset- Backed Pass-Through Certificates Series 2005-RZ2        | 2005-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RZ3         | 2005-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, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RZ4         | 2005-RZ4          |

| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Loan Backed Certificates Series 2005-SP1                                | 2005-SP1               |
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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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-SP2                  | 2005-SP2               |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-5P3                  | <b>20</b> 05-SR3       |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset Backed Pass-Phrough Certificates Series 2006 RELICITY Rec         | AL! operty of          |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RP2                  | 2006-RP2               |
| 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., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006 RP3                  | 2006-RP3               |
| 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 Associations as Trustee for Residential Asset Mortgage Regulation.  Mortgage Asset-Backed Pass-Through Certificates Series              |                        |
| 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-RS11 | 2004-RS12<br>2004-RS11 |
| 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., as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset Backed Pass-Through Certificates, Series 2004-KS11     | 2004-KS11              |