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2017 008941

STATE OF INDIANA  
LAKE COUNTY  
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MICHAEL B. BROWN  
RECORDER

POWER OF ATTORNEY

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Westcor Land Title Insurance Company

600 W. Germantown Pike, Ste. 450, Plymouth Meeting, PA 19462

**STOP**

Prepared By:

Amie Eldred

7315 S. Durango Drive, Las Vegas, NV 89113



Grantor:

Bank of America, N.A.

1800 Tapo Canyon Road, Simi Valley, CA 93063

Grantee:



**Westcor Land Title Insurance Company**

600 W. Germantown Pike, Ste. 450, Plymouth Meeting, PA 19462

AMOUNT \$ 19<sup>00</sup>  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 43589  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK AM

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After Recorded Return To: I  
Westcor Investor Services I  
600 W. Germantown Pike, Suite 450 I  
Plymouth Meeting, PA 19462 I  
Attention: I

**LIMITED POWER OF ATTORNEY**

**KNOW ALL PERSONS BY THESE PRESENTS:**

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THAT, BANK OF AMERICA, N.A. (“Seller”)<sup>1</sup>, a national banking association located at 1800 Tapo Canyon Rd., Simi Valley, CA, 93063, by these presents, does hereby make, constitute, and appoint Westcor Land Title Insurance Company (“Westcor”)<sup>2</sup>, a California corporation located at 600 W. Germantown Pike, Suite 450, Plymouth Meeting, PA, 19462, to be Seller’s true and lawful attorney-in-fact, and hereby grants Westcor authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Seller’s name, place, and stead. This limited power of attorney (“Limited Power of Attorney”) is given in connection with, and relates solely to, that certain Mortgage Loan and HELOC Loan Purchase and Interim Servicing Agreement dated December 20, 2016, between Seller, certain affiliates of Seller, and GCAT Management Services 2016-18 LLC (“Purchaser”), under the terms of which Seller sold to Purchaser certain mortgage loans (such loans, the “Loans”). Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt, or other forms of security instruments (each, a “Mortgage”). The parties agree that this Limited Power of Attorney is coupled with an interest.

<sup>1</sup> For the avoidance of doubt, this Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A.; Bank of America, N.A., sbm to Boatmen’s National Bank of St. Louis; Bank of America, N.A., sbm to Countrywide Bank, N.A., fka Treasury Bank, N.A., doing business as Countrywide Document Custody Services, a division of Treasury Bank, N.A.; Bank of America, N.A., sbm to Fleet Bank, N.A.; Bank of America, N.A., sbm to BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP; Bank of America, N.A., sbm to NationsBanc Mortgage Corporation; Bank of America, N.A., sbm to Fleet National Bank; Bank of America, N.A., sbm to Countrywide Bank, N.A.; Bank of America, N.A., sbm to LaSalle Bank Midwest N.A.; Bank of America, N.A., sbm to Summit Bank; Bank of America, N.A., sbm to Fleet National Bank, fka BankBoston, N.A.; Bank of America, N.A., sbm to First Republic Bank; Bank of America, N.A., sbm to Standard Federal Bank, FSB; Bank of America, N.A., sbm to Collective Bank, fka Collective Federal Savings Bank; Bank of America, N.A., sbm to Barnett Bank, N.A.; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of Alachua County, N.A.; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of Broward County, N.A.; Bank of America, N.A., sbm to Barnett Bank of Central Florida, N.A.; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of Jacksonville, N.A.; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of Lee County, N.A.; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of Manatee County, N.A.; Bank of America, N.A., sbm to Barnett Bank of Marion County, N.A.; Bank of America, N.A., sbm to Barnett Bank of Palm Beach County; Bank of America, N.A., sbm to Barnett Bank of Pasco County; Bank of America, N.A., sbm to Barnett Bank of Pinellas County; Bank of America, N.A., sbm to Barnett Bank of Polk County; Bank of America, N.A., sbm to Barnett Bank of South Florida, N.A.; Bank of America, N.A., sbm to Barnett Bank of Southwest Florida; Bank of America, N.A., sbm to Barnett Bank of Tallahassee; Bank of America, N.A., sbm to Barnett Bank of Tampa; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of the Suncoast, N.A.; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of the Treasure Coast; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of Volusia County; Bank of America, N.A., sbm to Barnett Bank, N.A., fka Barnett Bank of West Florida; Bank of America, N.A., sbm to Fleet National Bank, fka The First National Bank of Boston; Bank of America, N.A., sbm to United Jersey Bank/South, N.A.

<sup>2</sup> Westcor is a third-party vendor of GCAT Management Services 2016-18 LLC, the purchaser of the Loans.

LIMITED POWER OF ATTORNEY TO WESTCOR LAND TITLE INSURANCE COMPANY

THIS INSTRUMENT PREPARED BY AMIE ELDRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Loans and only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions:

1. Execute or file assignments of mortgages, or of any beneficial interest in a Mortgage;
2. Execute or file reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage;
3. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Seller or a prior transferor, including, but not limited to note indorsements;
4. Indorse all checks, drafts and/or other negotiable instruments made payable to Seller as payments by borrowers in connection with the Loans;
5. Execute or file quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the transfer of title to Westcor or a third party, in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure ("REO Property");
6. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the transfer of REO Property;
7. Execute or file any documents necessary and appropriate to substitute the creditor or foreclosing party in a bankruptcy or foreclosure proceeding in respect of any of the Loans;

*provided, however,* that nothing herein shall permit Westcor to commence, continue, or otherwise prosecute or pursue any foreclosure proceedings in the name of Seller. All indorsements executed pursuant to this Limited Power of Attorney shall contain the words "without recourse," and unless the law requires otherwise, all other documents of transfer executed pursuant to this Limited Power of Attorney shall contain the following sentence: "This [insert document title] is made without recourse to or against [insert name of entity in whose name the Action is taken], or Bank of America, N.A., and without representation or warranty, express or implied, by [insert name of entity in whose name the Action is taken] or Bank of America, N.A."

With respect to the Actions, Seller gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Nothing contained herein shall be construed to grant Westcor the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Seller or be construed to create a duty of Seller to initiate or defend any suit, litigation, or proceeding in the name of Purchaser or Westcor, (ii) incur or agree to any liability or obligation in the name of or on behalf of Seller, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Seller, except as provided herein. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without

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regard to conflicts of law principles of such state.

*[Remainder of page intentionally left blank]*



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