

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 046841

2017 JUL 28 AM 9:41

MICHAEL B. BROWN
RECORDER

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the Lake County Recorder!**

Limited Power of Attorney
STOP

Metropolitan Life Insurance Company

To

Fay Servicing, LLC



Return to:
Vantage Point Title
Attention: Default Services
25400 US 19 North, Suite 135
Clearwater, FL 33763

Prepared by:
Scott Waterstredt
c/o Fay Servicing, LLC
440 South LaSalle Street, Suite 2000
Chicago, IL 60605

\$25,000

5 copies

JTB

✓ # 49943 E

DOCUMENT DRAFTED AND
RECORDING REQUESTED BY:
Fay Servicing, LLC
440 South LaSalle Street, Suite 2000
Chicago, IL 60605

Document is
LIMITED POWER OF ATTORNEY
NOT OFFICIAL!

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Pursuant to the Master Mortgage Loan Servicing Agreement (as amended, restated, supplemented or otherwise modified from time to time, the "Agreement"); capitalized terms not defined herein have the definitions assigned to such terms in the Agreement), dated as of April 17, 2013, by and between Metropolitan Life Insurance Company (the "Owner") and Fay Servicing, LLC (the "Servicer"), the Owner hereby appoints the Servicer as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan or real estate owned property which is subject to the Agreement (collectively, the "Mortgage Loans") to enable the Servicer to execute all documents on its behalf under the Agreement as may be reasonably necessary or desirable to effectuate the provisions of the Agreement:

1. Executing documents and instruments necessary to ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage Loan which are now or shall after this date become due, owing or payable, or otherwise belong to the Owner; executing documents and instruments necessary to settle and compromise any of such debts or obligations that may be or become due to the Owner; executing documents and instruments necessary to endorse in the name of the Owner for deposit in the appropriate account any instrument payable to or to the order of the Owner; in each case with respect to a Mortgage Loan.

2. Executing documents and instruments necessary to make demand(s) on behalf of the Owner upon any or all parties liable on a Mortgage Loan; executing documents and instruments necessary to declare defaults with respect to a Mortgage Loan; executing documents and instruments necessary to give notices of intention to accelerate; executing documents and instruments necessary to give notices of acceleration and any other notices as the Servicer deems reasonably necessary or appropriate; executing documents and instruments necessary to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage Loan; executing documents and instruments necessary to handle all aspects of foreclosure on behalf of the Owner, including, but not limited to, conducting the foreclosure sale, bidding for the Owner and executing all documents, including all deeds and conveyances, needed to effect such foreclosure sale and/or liquidation; executing documents and instruments necessary for the offer, listing, closing of sale, and conveyance of REO Property (as defined in the Agreement), including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; executing documents and instruments in connection with any bankruptcy or receivership of a mortgagor on a Mortgage Loan; executing documents and instruments necessary to file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; executing documents and instruments necessary to take such other actions and exercise such rights which may be taken by the Owner under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof; and executing documents and instruments necessary to assign, convey, accept, or otherwise transfer, the Owner's interest in any Mortgage Loan.

3. Executing documents and instruments necessary to perform all other acts and do all other things as may be reasonably necessary to manage and service the Mortgage Loans under the terms of the Agreement.

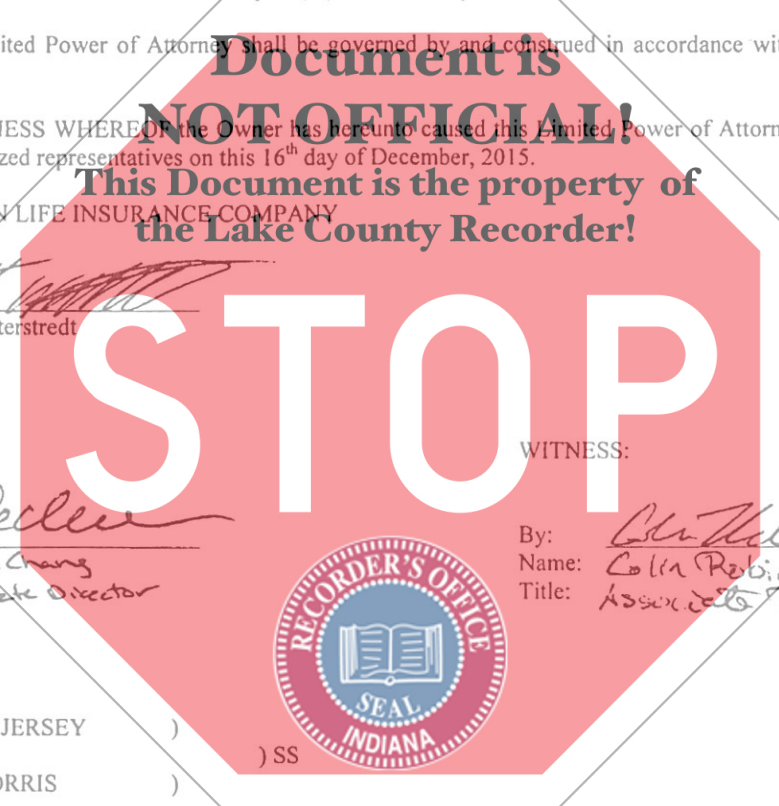
This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney. Notwithstanding anything herein to the contrary, use of this Limited Power of Attorney is restricted to use in connection with the Mortgage Loans as defined in the Agreement and is limited to those actions reasonable and necessary for the Servicer to carry out the provisions of the Agreement in accordance with the terms thereof, applicable law and accepted servicing practices of prudent servicers.

Revocation of this Limited Power of Attorney shall take effect upon (i) termination of the Agreement, (ii) any misuse of this Limited Power of Attorney or (iii) revocation by Owner.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of Delaware.

IN WITNESS WHEREOF the Owner has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 16th day of December, 2015.

METROPOLITAN LIFE INSURANCE COMPANY



By: [Signature]
Name: Scott Waterstredt
Title: Director

WITNESS:

By: [Signature]
Name: Alfred Chang
Title: Associate Director

WITNESS:

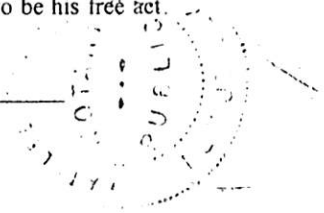
By: [Signature]
Name: Colin Robinson
Title: Associate Director

STATE OF NEW JERSEY)
COUNTY OF MORRIS)

) SS

On the 16th day of December, 2015, before me, personally appeared the above-signed Scott Waterstredt as Director, authorized signatory of Metropolitan Life Insurance Company, to me known and personally known by me to be the party executing the foregoing instrument, and he acknowledged said instrument by him executed to be his free act and deed in said capacity and the free act and deed of Metropolitan Life Insurance Company.

[Signature]
Notary Public



KATHLEEN M. LAMKEN
Notary Public
State of New Jersey
My Commission Expires Mar. 18, 2017
I.D.# 36948



STATE OF FLORIDA-PINELLAS COUNTY

I hereby certify that the foregoing is a true copy as recorded in the official records of Pinellas County.

This 1st day of March, 2017
KEN BURKE
Clerk of Circuit Court & Comptroller

By: [Signature]
Deputy Clerk