STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MICHAEL B. BROWN LIMITED POWER OF ATTORNEYRECORDER

KNOW ALL MEN BY THESE PRESENTS, that Wilmington Trust Company, a Delaware Banking Corporation organized and existing under the laws of the United States, and having its principal place of business at 1100 North Market Street, Wilmington, DE 19890 (the "Trustee"), as successor trustee to JPMorgan Chase, hereby constitutes and appoints PHH Mortgage Corporation (the "Servicer") 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 Pooling & Servicing Agreements set forth on Exhibit A attached hereto (each an "Agreement" and collectively, 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 certificate holders (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 PHH Mortgage Corporation is acting as the servicer.

This appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contracy:

- The modification or re-recording of a Mortgage or Deed of Trust, where said modification of 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.
- 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 of requests to trustees to accomplish same.
- 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.

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- 8. With respect to a Mortgage or Deed of Trust, 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 any such foreclosure, 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; and
 - 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, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e 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:
 - a. listing agreements;
 - b. purchase and sale agreements;
 - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the deplety to a narry contracted to purchase same;
 - d. escrothe Lake County Recorder!
 - e. 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 December 22, 2014.

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.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreements, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Wilmington Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Wilmington 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 Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.

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 of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreements or the earlier resignation or removal of the Trustee under the Agreements.

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.

The authority granted to the Servicer by this Limited Power of Attorney is not transferable to any other party or entity.

This Limited Power of Attorney shall be governed by, and construed in accordance with, the laws of the State of Delaware without regard to its conflicts of law principles.

IN WITNESS WHEREOF, Wilmington Trust Company, as Trustee 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 22nd day of December, 2014.

(seaff C) WILMINGTON ON DELAWARE A

Witness

Wilmington Trust Company, as Successor Trustee for the MASTR Trusts as listed on Exhibit A

Name: Robin D. Henry

Title: Financial Services Officer

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Witness

Document is NOT OFFICIAL

STATE OF **Delaware**

COUNTY OF New Castle

This Document is the property of the Lake County Recorder!

On <u>December 22, 2014</u>, before me, the undersigned, a <u>Notary Public in and for said state</u>, personally appeared Erwin Soriano, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.

(SEAL)

Notary Public, State of Delaware

CHRISTIMA M BADER

NOTABY PUBLIC

STATE OF DELAWARE

My Commission Expires 04-15-2016

EXHIBIT A

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Trustee, for MASTR Asset Securitization Trust 2004-3

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Trustee, Successor in Interest to Wachovia Bank, N.A., as Trustee, for MASTR Alternative Loan Trust 2004-4

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Trustee, Successor in Interest to Wachovia Bank, N.A., as Trustee, for MASTR Alternative Loan Trust 2004-6

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as /trustee for Mastr Alternative Loan Trust 2004-7

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2004-6 pursuant to that Polling & Servicing Agreement dated June 1, 2004, by and among Mortgage Asset Securitization Transactions, Inc., as Depositor, Wilmington Trust Company, as Successor Trustee, UBS Real Estate Securities, Inc., as Transferor, and Wells Fargo Bank Minnesota, N.A., as Master Servicer, Trust Administrator and Custodian

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Trustee for MASTR ALT TRST 2004-12——

Wilmington Trust, National Association Successor Trustee to Citibank, N.A., as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2004-18H

Wilmington Trust Company not in its individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Prustee for MASTR Alternative loan Trust 2005-3 v of

Wilmington Trust Company not in its Individual Capacity but solely as Successor Trustee to U.S. Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2005-4

Wilmington Trust, National Association as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Alt-A Trust 2006-6

Wilmington Trust, National Association as Successor Trustee to Citibank, N.A., as Trustee Bear Stearns ALT-A Trust 2007-3

