

After Recording return to:

Name **Ocwen Loan Servicing, LLC**
Address **5720 Premier Park Drive, Bldg. 3**
West Palm Beach, FL 33407

Doc ID: 007596440007 Type: GEN
Recorded: 04/10/2017 at 09:21:10 AM
Fee Amt: \$37.00 Page 1 of 7
Black Hawk County Iowa
SANDIE L. SMITH RECORDER

STATE OF IOWA
LAKE COUNTY FILE # **2017-00017628**
FILED FOR RECORD

3905 2017 086375

2017 DEC 20 AM 9:55

MICHAEL B. BROWN
LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank, N. A. having an office at 101 Barclay Street, New York, New York, 10286 (the "Bank"), hereby appoints Ocwen Loan Servicing, LLC, to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the securitization included on Exhibit A, on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is 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 and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.

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.

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 and modification agreements.

5. The full or partial 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. 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;

AMOUNT \$ 25100
 CASH _____ CHARGE _____
 CHECK# 100000686
 OVERAGE _____
 COPY _____
 NON-CONF _____
 DEPUTY MB

30 copies



- e. the taking of a 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; and

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.

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.

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 by the Power of Attorney is not transferable to any other party or entity.

This Agreement 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 f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee pursuant to the securitizations listed on Exhibit A hereto attached and these present to be signed and acknowledged in its name and behalf by Gerard F. Facendola and Medina Dzaferovic its duly elected and authorized Managing Director and Vice President this 7th day of March, 2017.



By: *Gerard F. Facendola*
 Name: Gerard F. Facendola
 Title: Managing Director

By: *Medina Dzaferovic*
 Name: Medina Dzaferovic
 Title: Vice President

Witness: *Ashlee Bolton*
 Printed Name: Ashlee Bolton

Witness: *Nicholas J. Grieco*
 Printed Name: Nicholas J. Grieco

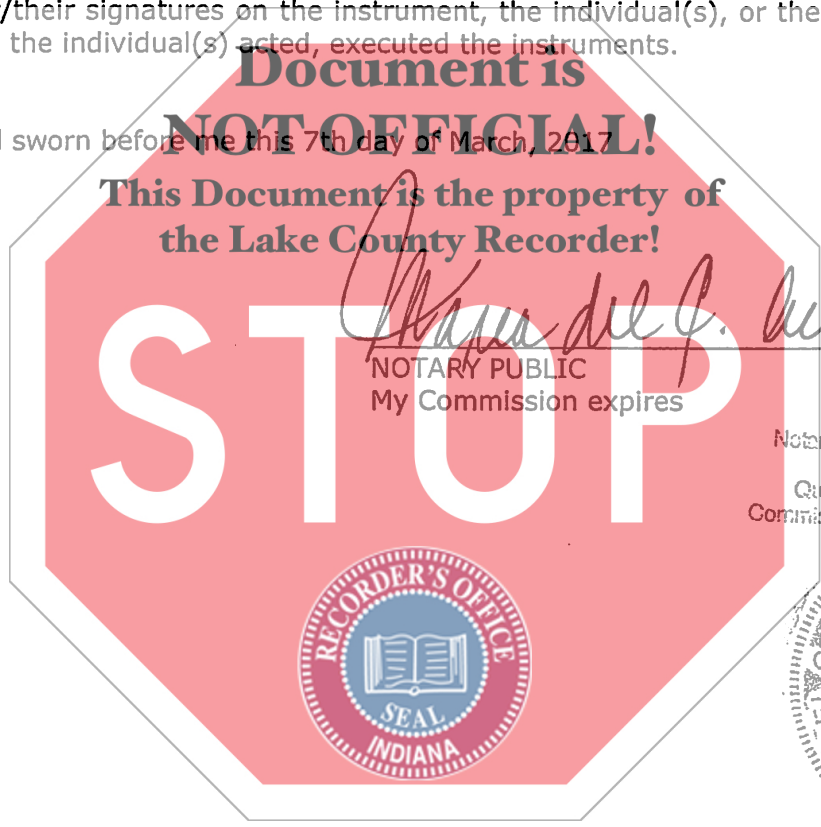
ACKNOWLEDGEMENT

STATE OF NEW YORK §

COUNTY OF QUEENS §

On the 7th day of March in the year 2017 before me, the undersigned, a Notary Public in and for said State, personally appeared Gerard F. Facendola and Medina Dzaferovic, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signatures on the instrument, the individual(s), or the person(s) upon behalf of which the individual(s) acted, executed the instruments.

Subscribed and sworn before me this 7th day of March, 2017.



MARIA DEL C. AITA
Notary Public, State of New York
No. 01A13276271
Qualified in Queens County
Commission Expires March 25, 2017

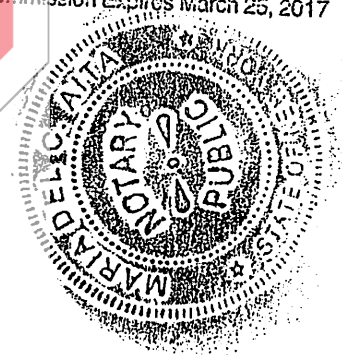


Exhibit A

The Bank of New York Mellon f/k/a The Bank of New York successor in interest to JPMorgan Chase Bank, National Association, as Trustee for BEAR STEARNS ALT-A Trust 2005-9, Mortgage Pass-Through Certificates Series 2005-9

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, as trustee for the holders of Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-2

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, National Association, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2005-7, Mortgage Pass-Through Certificates, Series 2005-7

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, National Association, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2005-8, Mortgage Pass-Through Certificates, Series 2005-8

The Bank Of New York Mellon f/k/a The Bank of New York As Successor In Interest To JPMorgan Chase Bank, N.A., As Trustee for Bear Stearns Asset Backed Securities I LLC., Bear Stearns ALT-A TRUST 2006-1, Mortgage Pass-Through Certificates, Series 2006-1

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2004-10, Mortgage Pass-Through Certificates, Series 2004-10

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2004-11, Mortgage Pass-Through Certificates, Series 2004-11

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2004-13, Mortgage Pass-Through Certificates, Series 2004-13

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2004-5, Mortgage Pass-Through Certificates, Series 2004-5

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-1

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-3

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2004-8, Mortgage Pass-Through Certificates, Series 2004-8

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2004-9, Mortgage Pass-Through Certificates, Series 2004-9

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2005-1, Mortgage Pass-Through Certificates, Series 2005-1

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, not individually but solely as trustee for the holders of the Bear Stearns ALT-A Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2

The Bank of New York Mellon f/k/a The Bank of New York, successor-in-interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR5, Mortgage Pass-Through Certificates, Series 2006-AR5

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, as trustee for the holders of Structured Asset Mortgage Investments II Trust 2004-AR2, Mortgage Pass-Through Certificates, Series 2004-AR2

The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, as trustee for the holders of Structured Asset Mortgage Investments II Trust 2004-AR5, Mortgage Pass-Through Certificates, Series 2004-AR5

The Bank Of New York Mellon fka The Bank of New York As Successor In Interest To JPMorgan Chase Bank, N.A., As Trustee For Structured Asset Mortgage Investments II Trust 2004-AR6, Mortgage Pass-Through Certificates, Series 2004-AR6

The Bank Of New York Mellon fka The Bank of New York As Successor In Interest To JPMorgan Chase Bank, N.A., As Trustee For Structured Asset Mortgage Investments II Trust 2005-AR1, Mortgage Pass-Through Certificates, Series 2005-AR1

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for BEAR STEARNS ASSET BACKED SECURITIES TRUST 2003-AC3, ASSET-BACKED CERTIFICATES, SERIES 2003-AC3

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for BEAR STEARNS ASSET BACKED SECURITIES TRUST 2003-AC4, ASSET-BACKED CERTIFICATES, SERIES 2003-AC4

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for BEAR STEARNS ASSET BACKED SECURITIES TRUST 2006-SD2, ASSET-BACKED CERTIFICATES, SERIES 2006-SD2

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST 2004-6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-6

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-12

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-4

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-10

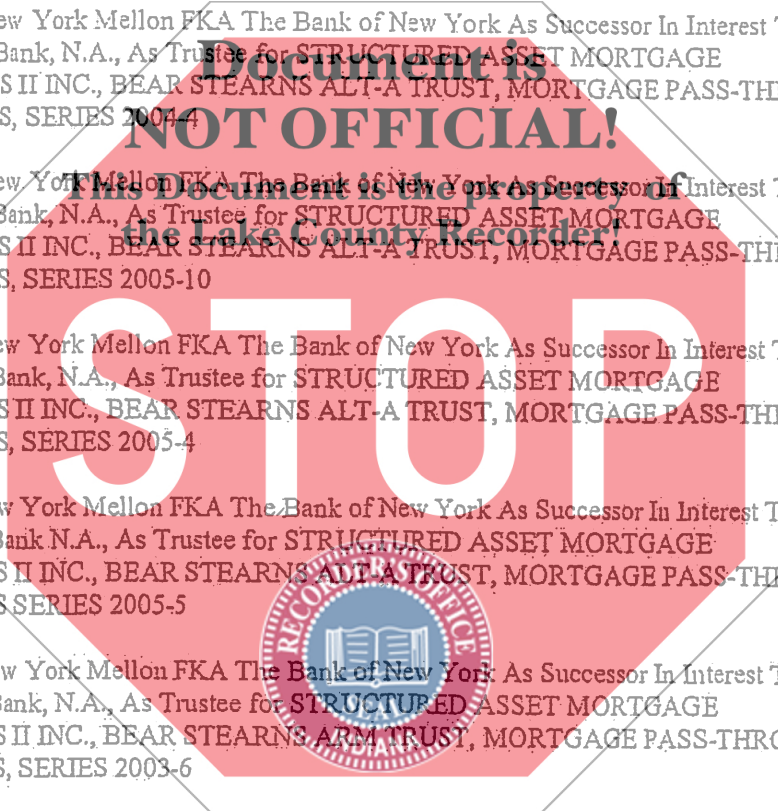
The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4

The Bank of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-5

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ARM TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-6

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ARM TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-7

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS INC., BEAR STEARNS ARM TRUST 2002-11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-11



The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS INC., BEAR STEARNS ARM TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-3

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS INC., BEAR STEARNS ARM TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-4

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS INC., BEAR STEARNS ARM TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-5

The Bank Of New York Mellon FKA The Bank of New York As Successor In Interest To JP Morgan Chase Bank, N.A., As Trustee for STRUCTURED ASSET MORTGAGE INVESTMENTS INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-ARI

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-3



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. 2017-00017628
Sandie L. Smith, County Recorder

4/11/17
(DATE)

Sandie L. Smith
(Recorder)