STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MICHAEL B. BROWN RECORDER

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Orion Financial Group, Inc. 2860 Exchange Blvd. # 100

Southlake, TX 76092

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CARRINGTON MORTGAGE SERVICES LLC

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Recording Requested and Prepared By:

T.D. Service Company 4000 W. Metropolitan Drive, Fourth Flr. Orange, CA 92868

Prepared By: Brenda Cortez



AND WHEN RECORDED MAIL TO:

T.D. Service Company

4000 W. Metropolitan Drive, Fourth Flr.

Orange, CA 92868

Customer#: 637 Service#: 39/1045 DT1

Loan No.: JPMorgan Chase Bank, N. Aocument is

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LIMITED POWER OF ATTORNEY
TITLE OF DOCUMENT

Assignor:

JPMORGAN CHASE BANK, N.A.

1610 EAST ST ANDREW PL STE B150, SANTA ANA CA 92705

Assignee:

CARRINGTON MORTGAGE SERVICES, LLC

1610 EAST ST ANDREW PL STE B150, SANTA ANA CA 92705

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LIMITED POWER OF ATTORNEY

JPMorgan Chase Bank, N.A. (hereinafter called "Seller") hereby appoints Carrington Mortgage Services, LLC (hereinafter called "CMS"), as its true and lawful attorney-in-fact to act in the name, place and stead of Seller for the purposes set forth below. This Limited Power of Attorney is given pursuant to a certain Servicing Rights Purchase and Sale Agreement by and between Seller and CMS dated as of November 1, 2013 (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

Now therefore, Seller does hereby constitute and appoint CMS the true and lawful attorney-in-fact of Seller and in Seller's name, place and stead with respect to each Mortgage Loan as defined in the Agreement, in which JPMorgan Chase Bank, N.A. is the current lierholder of record, for the following, and only the following, purposes:

- 1. To execute, acknowledge and deliver deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage, and other recorded documents, satisfactions/ releases/reconveyances of deed of trust/mortgage, tax authority notifications and declaration, deeds, conveyance, and transfer documents, appropriately), completed with tell Rerdinary endorsements, acknowledgments, lost note affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, and/or recordation of filing. To execute and deliver all documentation required to foreclose delinquent Mortgage Loans or otherwise enforce its rights under such Mortgage and the related Mortgage Note in CMS's own name, assign Mortgage Loans, and properly service the Mortgage Loans prior to CMS (or other appropriate person under the applicable servicing agreement) becoming mortgagee of record and to correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by the Seller. The foregoing should not be construed as a grant of authority from Seller to CMS to (i) commence any proceeding to foreclose delinquent Mortgage Loans, (ii) to obtain a judgment of foreclosure in Seller's name or (iii) conduct a foreclosure sale in Seller's name or on Seller' behalf.
- 2. To endorse and/or assign checks or negotiable instruments received by CMS as a Mortgage Loan payment or in the form of insurance preceeds.

Seller further grants to its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifles every act that CMS may lawfully perform in exercising those powers by virtue hereof.

This Limited Power of Attorney shall expire on the date that CMS becomes mortgagee of record of such Mortgage Loan.

CMS shall indemnify, defend and hold harmless Seller and its successors and assigns from and against any and all Losses (as defined in the Agreement) arising out of, related to, or in connection with (i) any act taken by CMS pursuant to this Limited Power of Attorney, which act results in a claim solely by virtue of the unlawful use of this Limited Power of Attorney (and not as a result of a claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.

IN WITNESS WHEREOF, Seller has executed this Limited Power of Attorney this 12th day of December, 2013.

JPMORGAN CHASE BANK, N.A.

By:

Name: Sean Grzebin

Title: / \$enior Vice President

Witnesses:

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Denise Gomiak

STATE OF FLORIDA COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 12th day of December, 2013, by Sean Grzebin, Senior Vice President for JPMorgan Chase Bank, N.A.

(SEAL)

My Commission Expires:

Per personally known XX
OR Produced Identification
Type of Identification Produced

