

WHEN RECORDED RETURN TO:



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12/05/2012 11:41:58 AM

Fee: \$47.00

Columbia Credit Union
P.O. Box 324
Vancouver, WA 98666

LIMITED POWER OF ATTORNEY

Pursuant to that certain Subservicing Agreement, dated as of June 25, 2012, between Columbia Credit Union as Owner/Service and Cenlar FSB as Subservicer, as may be amended, restated, supplemented or otherwise modified from time to time (the "Agreement"), and pursuant to Corporate Resolution adopted by Columbia Credit Union, Columbia Credit Union hereby appoints Cenlar FSB as its true and lawful attorneys-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 (each a "Mortgage Loan" and collectively, the "Mortgage Loans") which is subject to the Agreement:

- a. to execute and (where required by law or custom) to attest, acknowledge and record:
 1. requests for delivery of custodial Mortgage Loan documents, reconveyances, substitutions of trustees, discharges releases and satisfactions of deeds of trust, trust deeds, mortgage and security deeds (each a "Security Instrument");
 2. notes, or other debt instruments upon payment in full;
 3. partial releases of collateral encumbered by any Security Instrument,
 4. modifications and/or extensions of so-called "balloon reset" mortgages
 5. modifications of notes and Security Instruments upon the prior written approval of the Columbia Credit Union;
 6. substitutions of trustees, pleadings, notices, deeds and other instruments necessary to institute, continue or complete foreclosure of Mortgage Loans;
 7. all documents, including all deeds and conveyances necessary to effect the sale and/or liquidation of a mortgaged property;
 8. any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of a property acquired by Columbia Credit Union or an investor by foreclosure or other process, including but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance;
 9. any documents or instruments in connection with any bankruptcy or receivership of an obligor or mortgagor on a loan;
 10. all necessary documents to file claims with insurers on behalf of Columbia Credit Union with respect to the Mortgage Loans or other assets; and
 11. with the prior written approval of Columbia Credit Union any and all other related instruments and documents;

- b. to indorse instruments required to effectuate Mortgage Loan payments, refunds or disbursement of insurance or other miscellaneous proceeds, such as checks evidencing such payments, refunds or proceeds;
- c. to declare defaults with respect to a Mortgage Loan or other asset;
- d. to give notices of intention to accelerate and of acceleration and any other notices as reasonably necessary or appropriate;
- e. to post all notices as required by law and the loan documents, including the debt instrument and the instruments securing a loan in order to foreclose or otherwise enforce the Security Instruments;
- f. to pursue appropriate legal action and conduct the foreclosure or other form of sale and/or liquidation, issue bidding instructions with respect to such sale;
- g. to conduct eviction or similar dispossession proceedings;
- h. to take possession of collateral on behalf of Columbia Credit Union or an investor;
- i. to file suit and prosecute legal actions against all parties liable for amounts due under a loan, including but not limited to, any deficiency amounts due following foreclosure or other acquisition or disposition of an asset;
- j. to assign, convey, accept, or otherwise transfer the interest in any asset on behalf of Columbia Credit Union;
- k. to take such other actions and exercise such rights which may be taken by Columbia Credit Union on behalf of investors or custodians with respect to any Mortgage Loan or other asset, including but not limited to, realization upon all or any part of a loan or any collateral therefor or guaranty thereof; and
- l. to take any such actions and execute such documents as may be necessary to fulfill Cenlar FSB obligations to investors and Columbia Credit Union under the Agreement

The rights, powers and authority of Cenlar FSB as attorney-in-fact of Columbia Credit Union under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney until revoked in writing by Columbia Credit Union.

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

IN WITNESS WHEREOF Columbia Credit Union has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representative on this 29th day of November, 20 12.

COLUMBIA CREDIT UNION

By: 

Steve Kenny

Title: President and CEO
200 SE Park Plaza Drive
Vancouver, WA 98684

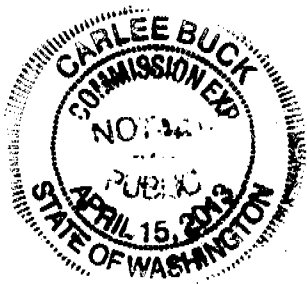
State of Washington)
County of Clark) ss:

I CERTIFY that on November 29, 2012,

Steve Kenny came before me in person and stated to my satisfaction that {he she or they}:

(a) made the attached instrument; and,

(b) was authorized to and did execute this instrument on behalf of and as President / CEO {office} of Columbia Credit Union the entity named in this instrument.



Carlee Buck

{Name of Officer}
{Stamp & Seal}