

MITC101978

AFTER RECORDING MAIL TO:

David J. Ferreira
11716 Clovis Court
Klamath Falls, OR 97603

2016-000955

Klamath County, Oregon

01/29/2016 03:41:03 PM

Fee: \$77.00

**UNTIL A CHANGE IS REQUESTED
ALL TAX STATEMENTS SHALL BE SENT
TO THE FOLLOWING ADDRESS:**

David J. Ferreira
11716 Clovis Court
Klamath Falls, OR 97603

Filed for Record at Request of: PNWLE
PNW Number: 15116654
Title Number: 0101978***AmeriTitle***

Parcel /Account No(s): Property ID: 566532

Property Address: 7203 Hager Way, Klamath Falls, OR 97603

Special Warranty Deed

THE GRANTOR, Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1 Mortgage-Backed Securities, Series 2011-1) by U.S. Bank National Association as Co-Trustee, whose address is One Federal Street, 3rd Floor, Boston, MA 02110, for and in the true consideration of **\$125,000.00** (required by ORS 93.030) in hand paid, bargains, sells, and conveys to

David J. Ferreira,

GRANTEE, whose address is 11716 Clovis Court, Klamath Falls, OR 97603

the following described real estate free of encumbrances created or suffered by Grantor except as specifically set forth herein:

Legal Description:

*****See Attached Exhibit "A"*****

THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301, AND 195.305 TO 195.336 195.301 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSONS RIGHTS, IF ANY, UNDER ORS 195.300, 195.301, AND 195.305 TO 195.336 195.301 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

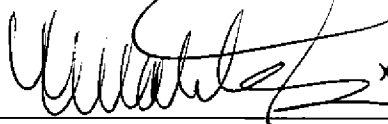
77 HMT

-page 2 of 2-

Parcel /Account No(s): Property ID: 566532

Property Address: 7203 Hager Way, Klamath Falls, OR 97603

Grantor: Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1 Mortgage-Backed Securities, Series 2011-1) by U.S. Bank National Association as Co-Trustee

 Xochitl Martinez, Assistant Vice President

BY: Reverse Mortgage Solutions Inc. as Attorney-In-Fact for Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1 Mortgage-Backed Securities, Series 2011-1) by U.S. Bank National Association as Co-Trustee

Dated: _____

CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF TX
COUNTY OF Harris ss.

On 11-19-15 before me, Karen Maples, Notary Public, personally appeared Xochitl Martinez, who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies) on behalf of **Reverse Mortgage Solutions Inc., Attorney-In-Fact for Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1 Mortgage-Backed Securities, Series 2011-1) by U.S. Bank National Association as Co-Trustee, Grantor**, and that by his/her/their signature(s) in the instrument **Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1 Mortgage-Backed Securities, Series 2011-1) by U.S. Bank National Association as Co-Trustee**, executed the instrument.

I certify under **PENALTY OF PERJURY** under the laws of the State set forth above that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Karen Maples
Signature of Notary Public
Notary Public in and for the State of TX
Residing at: _____
My appointment expires: _____

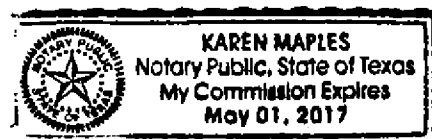


EXHIBIT "A": Legal Description

A parcel of land more particularly described as follows: Beginning at a point at the Northwest corner of the NE $\frac{1}{4}$ of SE $\frac{1}{4}$ of Section 12, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon; thence East 460 feet; thence South 190 feet to the Northwestern line of the O.C. & E. Railway right of way; thence Northwesternly along said right of way line to the place of beginning. SAVING AND EXCEPTING THEREFROM any portion lying within the right of way of the O.C. & E. Railway.

RECORDING REQUESTED BY:
Reverse Mortgage Solutions, Inc.
2727 Spring Creek Drive
Spring, TX 77373

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Mortgage Equity Conversion Asset Trust 2011-1, Mortgage-Backed Securities, Series 2011-1, by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at One Federal Street, EX-MA-FED, Boston, MA 02110, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Reverse Mortgage Solutions, Inc. ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (10) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Servicing Agreement dated as of May 1, 2011, among Mortgage Equity Conversion Asset Trust 2011-1, as Issuer, U.S. Bank National Association, as Co-Trustee, Federal National Mortgage Association, as Guarantor and Seller, Reverse Mortgage Solutions, Inc., as REO Manager, and BAC Home Loans Servicing, LP, as Servicer to Mortgage Equity Conversion Asset Trust 2011-1, Mortgage-Backed Securities, Series 2011-1, and no power is granted hereunder to take any action that would be adverse to the interests of U.S. Bank National Association. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank National Association, as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan

assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.

5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial re-conveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
10. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

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 the exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee under the related servicing agreements listed on Schedule A, attached.

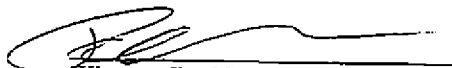
Witness my hand and seal this 25th day of July, 2014.

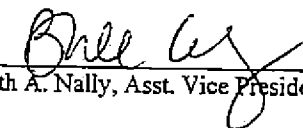
NO CORPORATE SEAL


Mortgage Equity Conversion Asset Trust 2011-1, Mortgage-
Backed Securities, Series 2011-1, by U.S. Bank National
Association, as Trustee


Witness: Matthew H. Abrams

By: 
Julie A. Kirby, Vice President


Witness: Paul J. Gobin

By: 
Beth A. Nally, Asst. Vice President


Attest: Patrick S. MacDonald, Trust Officer

CORPORATE ACKNOWLEDGMENT

Commonwealth of Massachusetts

County of Suffolk

On this 24th day of July, 2014, before me, the undersigned, a Notary Public in and for said County and Commonwealth, personally appeared Julie A. Kirby, Beth A. Nally, and Patrick S. MacDonald, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Assistant Vice President and Trust Officer, respectively of U.S. Bank National Association, as Trustee, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

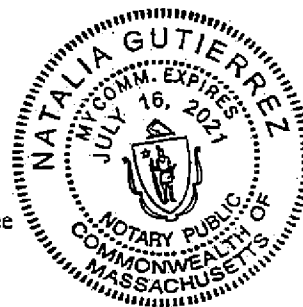
WITNESS my hand and official seal.

Signature:


Natalia Gutierrez

My commission expires: 07/16/2021

Document drafted by
U.S. Bank National Association, as Trustee



Limited Signature Authority
UNANIMOUS CONSENT
BOARD OF DIRECTORS OF
Reverse Mortgage Solutions, Inc.

The undersigned, being a duly elected and qualified Director of Reverse Mortgage Solutions, Inc. (the "Corporation"), does hereby consent to the adoption of the following resolution with the same force and effect as if adopted at a meeting duly called and held:

LIMITED AUTHORITY OF CERTAIN EMPLOYEES OF
REO Management Solutions, LLC a.k.a. RMS Asset Management Solutions, LLC

RESOLVED, that effective as of September 25, 2013, the following employees and/or agents or REO Management Solutions, LLC a.k.a. RMS Asset Management Solutions, LLC shall be Limited Officers authorized to use title as set forth below:

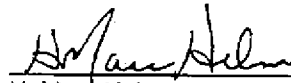
<u>Name</u>	<u>Office</u>
H. Marc Helm	Chairman/Secretary
Leslie Flynn	Vice Chairman
Christian Etienne	Vice President
Christopher McMahon	Vice President
Jeanetta M. Brown	Vice President
Julie Lindley	Vice President
Kammi Kusner	Assistant Vice President
Jennifer Reese	Assistant Vice President
Stefanie Johnson	Assistant Vice President
Teaira Richardson	Assistant Vice President
Daniel Weaver	Assistant Vice President
Xochitl Martinez	Assistant Vice President
Michele Post	Assistant Vice President
Veronica Salinas	Assistant Vice President
Kathy Scheffler	Assistant Vice President
Melissa Heath	Assistant Vice President
Randall Reynolds	Assistant Vice President

Such authority shall be for the execution of assignments of mortgages and deeds of trust, releases, satisfactions and reconveyances and such other transfer or reconveyances or similar documents as may be necessary for the servicing of deeds of trust and mortgages pursuant to which the Corporation is the beneficiary and/or mortgagee.

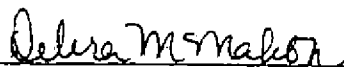
FURTHER RESOLVED, that such authority shall be effective until the earliest of the following events: (1) written notice by the Corporation to REO Management Solutions, LLC a.k.a. RMS Asset Management Solutions, LLC. That said limited authority is terminated; and (2) termination of the employment of the Limited Officer(s) with REO Management Solutions, LLC a.k.a. RMS Asset Management Solutions, LLC.

FURTHER RESOLVED, that the Limited Officer(s) of REO Management Solutions, LLC a.k.a. RMS Asset Management Solutions, LLC shall not be considered employees of the Corporation, nor for any purpose other than expressly provided herein.

IN WITNESS WHEREOF, I have hereunto set my hand effective for all purposes as of the 2nd day of October 2013.



H. Marc Helm
President, Chief Executive Officer & Secretary

Attest: 
Name: Debra McMahon
Title: Assistant Vice President