2017-004197

Klamath County, Oregon

04/24/2017 08:38:00 AM

Fee: \$57.00

RECORDING REQUESTED BY:

Lawyers Title Company

WHEN RECORDED MAIL TO:

BSI Financial Services, Inc 1425 Greenway Drive, Suite 400 Irving, TX 75038

LIMITED POWER OF ATTORNEY

APN R317918/ R-3606-016C0-07200-000

TS No: OR08000120-16-1

TO No: 5924398

FOR RECORD IN KLAMATH

GRANTOR HMC Assets, LLC solely in its capacity as Separate Trustee of CAM XVIII Trust GRANTEE Servis One, Inc dba BSI Financial Services, Inc.

Prepared by: CAM XVIII Trust 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278 When recorded return to: BSI Financial Services 1425 Greenway Drive, Suite 400 Irving, TX 75038

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made in connection with that certain Sub-Servicing or Servicing Agreement by and between HMC Assets, LLC solely in its capacity as Separate Trustee of CAM XVIII Trust (the "Owner") and Servis One, Inc. a Delaware corporation, licensed as Servis One, Inc. in Florida and licensed as Servis One, Inc. d/b/a/ BSI Financial Services, in all other jurisdictions in which business is conducted (the "Servicer") dated as of April 14, 2016 (the "Servicing Agreement").

Owner hereby makes, constitutes and appoints Servicer for Owner's benefit and in Owner's name, place, and stead, as Owner's true and lawful attorney-in-fact, with full power of substitution, to act in any manner necessary and proper to exercise the servicing and administrative powers set forth in the Servicing Agreement with respect to those loans and REO properties the servicing for which has been transferred to the Servicer pursuant to the terms of the Servicing Agreement. Such powers include the authority to execute the following documents:

- 1. Mortgage and trust deed assignments;
- 2. Note endorsements and allonges;
- 3. Substitutions of trustee:
- 4. Deeds of conveyance (including, without limitation, warranty deeds, grant deeds and quitclaim deeds);
- 5. Trust deed reconveyance and mortgage release documents;
- 6. Partial releases and subordination agreements;
- 7. Affidavits (including, without limitation, lost note affidavits, military affidavits and affidavits of indebtedness);
- 8. Powers of attorney (i) concerning any process related to effecting a lien release upon payment of a loan in full, or (ii) used to process any foreclosure, bankruptcy or other related activity concerning a loan in default;
- 9. HUD-1 settlement statements;
- 10. Endorsement of insurance claim proceeds checks;
- 11. Insurance claims and filings;
- 12. Approved, standard hold harmless agreements regarding payment of property insurance proceeds to Servicer for the benefit of the Owner or to the Owner;
- 13. Documents in connection with any bankruptcy (including, without limitation, Bankruptcy Declaration in support of Motions for Relief from Stay);

- 14. Contracts and purchase agreements for sale of real estate;
- 15. Settlement agreements, consent judgments, stipulated dismissals, stipulations and releases, as may be necessary; and
- 16. All other normal and customary documents related to the foreclosure and/or sale of real estate.

Owner 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 limited power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and does hereby ratify and confirm to all that this Limited Power of Attorney is effective as of the date hereof.

Owner will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying upon the Servicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Servicer for all purposes of this Limited Power of Attorney.

Servicer shall not be obligated to furnish a bond or other security in connection with its actions hereunder. Servicer hereby agrees to indemnify and hold Owner 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 Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Servicing Agreement.

Owner authorizes Servicer, by and through any of its directors or officers, or any other employee who is duly authorized by Servicer to certify, deliver and/or record copies and originals of this Limited Power of Attorney. Servicer's employees executing such documents in the name of Owner necessary to properly service and administer mortgage loans must hold the office of Document Executing Officer or Assistant Vice President or higher.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of Texas without regard to conflicts of law principles of such state.

[Signature page follows]

IN WITNESS WHEREOF HMC Assets, LLC solely in its capacity as Separate Trustee of CAM XVIII Trust, as Owner has caused this Limited Power of Attorney to be executed by its duly authorized representative as of September 16, 2016.

HMC Assets, LLC solely in its capacity as Separate Trustee of CAM XVIII Trust,

Name: Gary McCarthy
Title: Member of HMC Assets, LLC, as Administrator

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 California) ss County of Los Angeles)

On 10/19/2016 before me Diana Ly Notary Public, personally appeared Gary W. McCarthy, who proved to me on the basis of satisfactory evidence 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 person, or the entity upon behalf of which the person acted, executed the instrument.

I certify UNDER PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public - California
Los Angeles County
Commission # 2106638
My Comm. Expires Apr 12, 2019

[Notary Seal]