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2017-012792

Klamath County, Oregon



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Fee: \$57.00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Prepared By
After Recording Return To:
Ditech Financial LLC
ATTN: Bruce Bowen
1100 Virginia Drive, Suite 100A
Ft. Washington, PA 19034

LIMITED POWER OF ATTORNEY

This LIMITED POWER OF ATTORNEY, dated as of February 24, 2017 (this "Limited Power of Attorney"), is hereby granted to Ditech Financial LLC, 1100 Virginia Drive, Suite 100A, Ft. Washington, PA 19034 (Grantee"), by Ocwen Loan Servicing, LLC, a Delaware limited liability company ("Grantor").

WITNESSETH:

WHEREAS, Grantor and Freddie Mac are parties to that certain Voluntary Partial Cancellation of Servicing Contract Rights Agreement, dated July 30, 2015 (the "Agreement") pursuant to which certain servicing contract rights of Grantor will be cancelled and subsequently transferred by Freddie Mac; and

WHEREAS, Freddie Mac had previously designated Residential Credit Solutions, Inc. (RCS) to be the transferee servicer, and Grantor had provided RCS a Limited Power of Attorney to effectuate servicing of the loans, but such referenced Limited Power of Attorney expired prior to the transfer of such loans to the current Grantee; and

WHEREAS, in connection with such transfer, Grantee will continue with the servicing responsibilities and obligations with respect to Mortgage Loans identified within the Agreement.

NOW, THEREFORE, pursuant to the Agreement and for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Grantor hereby agrees as follows:

1. Definitions. Defined terms used herein and not otherwise defined shall have the meanings set forth in the Agreement.

2. Limited Power of Attorney. For purposes of transferring servicing to Grantee and to effectuate the efficient servicing of the Mortgage Loans, Grantor names, constitutes and appoints Grantee as its duly authorized agent and attorney-in-fact, with full power and authority in its name, place and stead to (i) execute such documents as are necessary to initiate and/or pursue foreclosure or other legal actions with respect to the Mortgage Loans, including but not limited to the continuance of actions initiated by or on behalf of Grantee; (ii) execute such deeds and other documents as are necessary to sell or convey real and personal property securing the Mortgage Loans, including, but not limited to, signing deeds to convey real property acquired through foreclosure of a Mortgage Loan; (iii) execute documents and instruments necessary to release/satisfy/reconvey any and all mortgages, deeds of trust, security instruments, liens, security interests or related documents with respect to the Mortgage Loans; (iv) execute documents and instruments necessary to release all obligations under any promissory note or related documents with respect to the Mortgage Loans; (v) execute documents and instruments necessary to assign or transfer any Mortgage Note, including, but not limited to, any allonge or endorsement related thereto; (vi) execute documents and instruments necessary to sign subordination agreements and consent to easements related to the Mortgage Loans; (vii) execute such documents as are necessary to assign the Mortgage Loans (including, without limitation, assignments of mortgages on behalf of Grantor to the Grantee, MERS, Freddie Mac, Fannie Mae, or other applicable Person); (viii) endorse checks and other payment instruments that are payable to the order of Grantor and that have been received by Grantee from Mortgagors or any insurer in respect of insurance proceeds related to any Mortgage Loan; and (ix) execute such other documents as may be necessary or appropriate to enable Grantee to carry out its servicing and administrative duties with respect to the Mortgage Loans.

3. Waivers and Amendments. This Limited Power of Attorney may be amended, modified, supplemented or restated only by a written instrument executed by Grantor. The terms of this Limited Power of Attorney may be waived only by a written instrument executed by the party waiving compliance.

4. Headings. The headings in this Limited Power of Attorney are for convenience of reference only and shall not define, limit or otherwise affect any of the terms or provisions hereof.

5. Successors and Assigns. This Limited Power of Attorney shall inure to the benefit of, and be binding upon, Grantor and Grantee and their respective successors and assigns; provided, however, that Grantee shall not assign any of the rights under this Limited Power of Attorney (except by merger or other operation of law) without the prior written consent of Grantor, and any such purported assignment without such consent shall be void and of no effect.

6. Governing Law. This Limited Power of Attorney shall be governed by and construed and enforced in accordance with the laws of the State of New York, without regard to any conflicts of law rules that might apply the Laws of any other jurisdiction.

Until this Limited Power of Attorney is revoked as set forth below, all parties dealing with said attorney-in-fact (individually or collectively) in connection with the above described matters may fully rely upon the power and authority of said attorney-in-fact to act for and on behalf of the undersigned, and in its name, place and stead, and may accept and rely on all

documents and agreements entered into by said attorney-in-fact pursuant to the powers listed herein.

As between Grantor and Grantee, this Limited Power of Attorney shall be effective as of the date hereof and shall remain in full force and effect thereafter until notice of revocation hereof shall have been executed by Grantor; provided, Grantor shall not be permitted to terminate this Limited Power of Attorney for a period of three (3) years beginning on the date hereof; or (2) Grantee's resignation or removal as servicer with respect to the Mortgage Loans. The expiration or revocation of the period of agency hereunder shall in no way affect the validity of any actions of said attorney-in-fact during said period.

[signature page follows]

IN WITNESS WHEREOF, the undersigned has executed and delivered this Limited Power of Attorney as of the date first above written.

Grantor: Ocwen Loan Servicing, LLC

Chad Brown

Witness: [Signature]

By: [Signature]

Name: John Kim

Title: Senior Vice President

DEBORAH HOOTON

Witness: [Signature]

ACKNOWLEDGMENT

Territory of the U.S. Virgin Islands) ss:
Judicial District of St. Croix)

On this 24 day of February, 2017, before me personally appeared JOHN P. KIM, who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her free act and deed.

☒ Personally Known

☐ Produced Identification

Type of ID Produced USVI D.C

RUTH KALILA QUOW
Notary Public, U.S. Virgin Islands
Commission # NP-89-15
Commission Expires July 31, 2019

NOTARY PUBLIC

[Signature]
NOTARY PUBLIC
COMMISSION # NP-89-15
MY COMMISSION EXPIRES 7/31/19