

**2020-001813**

**Klamath County, Oregon**

**02/13/2020 01:50:01 PM**

**Fee: \$117.00**

**AFTER RECORDING RETURN TO:**

PHH MORTGAGE CORPORATION  
5720 PREMIER PARK DR  
WEST PALM BEACH, FL 33409  
Attn: Power of Attorney Department

4643

**LIMITED POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its usual place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as trustee (the "Trustee") for Trusts listed on Exhibit A pursuant to the agreements referenced on Exhibit A (the "Agreements"), hereby constitutes and appoints PHH Mortgage Corporation as servicer (the "Servicer"), by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which PHH Mortgage Corporation, successor by merger to Ocwen Loan Servicing, LLC ("Ocwen"), is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreements.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.

5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. The full enforcement of and preservation of the Trustee's interests in the Mortgage Notes, Mortgages or Deeds of Trust, and in the proceeds thereof, by way of, including but not limited to, foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or the termination, cancellation or rescission of any such foreclosure, the initiation, prosecution and completion of eviction actions or proceedings with respect to, or the termination, cancellation or rescission of any such eviction actions or proceedings, and the pursuit of title insurance, hazard insurance and claims in bankruptcy proceedings, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of deed in lieu of foreclosure;
  - f. the filing, prosecution and defense of claims, and to appear on behalf of the Trustee, in bankruptcy cases affecting Mortgage Notes, Mortgages or Deeds of Trust;
  - g. the preparation and service of notices to quit and all other documents necessary to initiate, prosecute and complete eviction actions or proceedings;
  - h. the tendering, filing, prosecution and defense, as applicable, of hazard insurance and title insurance claims, including but not limited to appearing on behalf of the Trustee in quiet title actions; and

- i. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.h. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned 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 power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of July 12, 2019, the date of the merger between Ocwen and PHH Mortgage Corporation. All previously-issued limited powers of attorney granted by the Trustee to Ocwen shall remain in effect until that time.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Solely to the extent that the Servicer has the power to delegate its rights or obligations under the Agreements, the Servicer also has the power to delegate the authority given to it by Deutsche Bank National Trust Company, as Trustee, under this Limited Power of Attorney, for purposes of performing its obligations and duties by executing such additional powers of attorney in favor of its attorneys-in-fact as are necessary for such purpose. The Servicer's attorneys-in-fact shall have no greater authority than that held by the Servicer.

Nothing contained herein shall: (i) limit in any manner any indemnification provided to the Trustee under the Agreements, (ii) limit in any manner the rights and protections afforded the Trustee under the Agreements, or (iii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.


The 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 or in connection with the exercise by the Servicer, or its attorneys-in-fact, of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreements or the earlier resignation or removal of the Trustee under the Agreements.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank National Trust Company, as Trustee for the Trusts listed on Exhibit A has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 12<sup>th</sup> day of July, 2019.

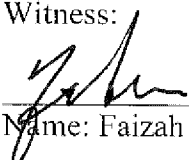
Deutsche Bank National Trust Company as Trustee under  
the Agreements listed on Exhibit A

By:   
Name: Ronaldo Reyes  
Title: Vice President

Witness:

  
Name: Timothy Johnson

Prepared by:

Witness:  
  
Name: Faizah Khan

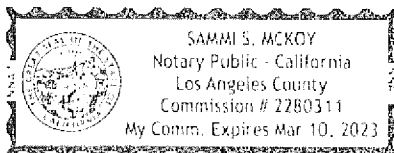
  
Name: Christopher Middlebrook  
Trust Administrator

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 )  
County of Orange )

On July 12, 2019 before me, Sammi S. McKoy, Notary Public

personally appeared Ronaldo Reyes  
who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within the 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.



Place Notary Seal Above

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.

Signature Sammi S. McKoy  
Signature of Notary Public

*Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.*

**Description of Attached Document**

Title or Type of Document:

LPOA

Document Date: 7/12/2019 Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: Ronaldo Reyes

- ☒ Corporate Officer — Title(s): VP  
☐ Partner — ☐ Limited ☐ General  
☐ Individual ☐ Attorney in Fact  
☒ Trustee ☐ Guardian or Conservator  
☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

- ☐ Corporate Officer — Title(s): \_\_\_\_\_  
☐ Partner — ☐ Limited ☐ General  
☐ Individual ☐ Attorney in Fact  
☐ Trustee ☐ Guardian or Conservator  
☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

Exhibit A

DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A11, MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-K
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A12, MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-L
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A14, MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-N
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A15, MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-O
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A4, MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-D
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A5, MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-E
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A8 MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-H
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A9 MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-I
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A1 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-A
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A10 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-J
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A2 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-B
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A3 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-C
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A5 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-E
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A6 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-F
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A7 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-G
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A8 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-H
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-A9 MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-I
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2004-IndyPort1, MORTGAGE PASS-THROUGH CERTIFICATES Series 2004-1
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A1 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-A

DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A10 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-J
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A11CB MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-K
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A13 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-M
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A14 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-N
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A15 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-O
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A2 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-B
Deutsche Bank National Trust Company as Trustee for Residential Asset Securitization Trust Series 2005-A4 Mortgage Pass-Through Certificates Series 2005-D
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A6CB MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-F
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A7 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-G
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A9 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-I
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2006-A10 MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-J
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2006-A12 MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-L
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DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2006-A14CB MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-N
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DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2006-A4 MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-D
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DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2006-A9CB MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-I
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2007-A1 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-A

DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2007-A2 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-B
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2007-A3 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-C
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2007-A5 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-E
DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for RESIDENTIAL ASSET SECURITIZATION TRUST Series 2003-A7 MORTGAGE PASS-THROUGH CERTIFICATES Series 2003-G
Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2003-1, Asset Backed Certificates, Series 2003-1
Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2003-2, Asset-Backed Certificates, Series 2003-2
Deutsche Bank National Trust Company as Trustee for the holders of Finance America Mortgage Loan Trust 2003-1, Asset-Backed Certificates, Series 2003-1
Deutsche Bank National Trust Company as Trustee for the NovaStar Mortgage Funding Trust, Series 2007-2, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2007-2
Deutsche Bank National Trust Company f/k/a Bankers Trust Company of California, N.A., as Trustee for Sequoia Mortgage Trust 5 Collateralized Mortgage Bonds
DEUTSCHE BANK NATIONAL TRUST COMPANY SOLELY AS TRUSTEE FOR MASTR SPECIALIZED LOAN TRUST 2006-3 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-3
Deutsche Bank National Trust Company, as Trustee for ABFC 2004-HE1 Trust, ABFC Asset-Backed Certificates, Series 2004-HE1
Deutsche Bank National Trust Company, as Trustee for ABFC Mortgage Loan Asset Backed Certificates Series 2001-AQ1
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ALLIANCE BANCORP MORTGAGE BACKED PASS-THROUGH CERTIFICATE SERIES 2007-OA1
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ALLIANCE BANCORP MORTGAGE BACKED PASS-THROUGH CERTIFICATE SERIES 2007-OA1, LLC
Deutsche Bank National Trust Company, as Trustee for American Home Mortgage Assets Trust 2007-3, Mortgage-Backed Pass-Through Certificates Series 2007-3
Deutsche Bank National Trust Company, as Trustee for American Home Mortgage Assets Trust 2007-4, Mortgage-Backed Pass-Through Certificates Series 2007-4
Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2002-2
Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2002-3
Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2003-5