

DOC # 829317
08/22/2013 10:47AM Deputy: PK
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LIMITED POWER OF ATTORNEY COVER PAGE

Type of Document: LIMITED POWER OF ATTORNEY
Grantor: METLIFE BANK, NATIONAL ASSOCIATION, ALSO KNOWN AS
METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A.
Grantee: JPMORGAN CHASE BANK, N.A.
Date of Document: 6/10/2013

LIMITED POWER OF ATTORNEY

MetLife Bank, National Association also known as MetLife Home Loans, a Division of MetLife Bank, N.A., (hereinafter called, "MetLife") hereby appoints, JPMorgan Chase Bank, N.A (hereinafter called "Chase") as its true and lawful attorney-in-fact to act in the name, place and stead of MetLife for the limited purposes set forth below and only for such purposes. This Limited Power of Attorney ("LPOA") is given pursuant to a certain Servicing Rights Purchase and Sale Agreement by and between Chase and MetLife dated as of November 2, 2012 (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

Now therefore, MetLife does hereby constitute and appoint Chase the true and lawful attorney-in-fact of MetLife and in MetLife's name, place and stead with respect to each Mortgage Loan under the Agreement for the following, and only the following, purposes:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, assignments of deeds of trust/mortgages and other recorded documents, satisfactions/releases/reconveyances of deeds of trust/mortgages, tax authority notifications and declaration, deeds of conveyance, and transfer documents, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, and/or recordation or filing. To execute and deliver all documentation required to foreclose delinquent Mortgage Loans or otherwise enforce its rights under such Mortgages and the related mortgage note, assign mortgages/deeds of trust, and properly service the Mortgage Loans and to correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by MetLife.
2. To endorse and/or assign checks or negotiable instruments made payable to MetLife and received by Chase in connection with the servicing of any Mortgage Loan transferred to Chase under the Agreement.

MetLife further grants to its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that Chase may lawfully perform in exercising those powers by virtue hereof.

The Limited Power of Attorney shall be used by Chase only in accordance with the terms hereof.

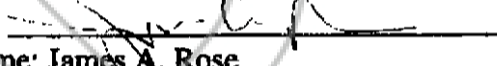


This Limited Power of Attorney shall expire on the date that is one hundred and twenty (120) days from the date hereof. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, with respect to each individual Mortgage Loan, upon the payment in full or liquidation of such Mortgage Loan. The expiration of this Limited Power of Attorney will occur automatically upon the occurrence of any of the events referenced herein and without any notification or writing.

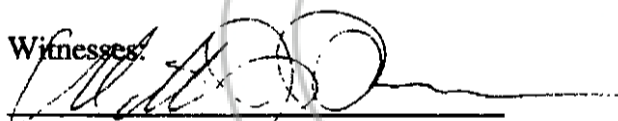
Chase shall indemnify, defend and hold harmless MetLife and its successors and assigns from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever, ("Claims") arising out of, related to, or in connection with (i) any act taken by Chase pursuant to this Limited Power of Attorney, which act results in a claim solely by virtue of the unlawful, improper, or unauthorized use of this Limited Power of Attorney (and not as a result of a claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.

IN WITNESS WHEREOF, MetLife has executed this Limited Power of Attorney this 10th day of June, 2013.

METLIFE BANK, NATIONAL ASSOCIATION,
also known as MetLife Home Loans, a Division of
MetLife Bank, N.A.

By: 
Name: James A. Rose
Title: President

Witnesses:





STATE OF TEXAS
COUNTY OF DALLAS

Before me Margaret L. Plaisted, Notary Public, on this day, personally appeared James A. Rose known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document) to be the person whose name is subscribed in the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 10 day of June, 2013



Margaret L. Plaisted
Notary Public Signature
My Commission Expires:

