

DOUGLAS COUNTY, NV

2014-850406

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10/06/2014 10:44 AM

NOBLE TITLE

KAREN ELLISON, RECORDER

TYPE OF DOCUMENT

Power of Attorney

RECORDING REQUESTED BY:

Noble Title

RETURN TO:

NAME:

Noble Title

ADDRESS:

6585 High Street

CITY/STATE/ZIP: Las Vegas, NV 89113

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

THAT, BANK OF AMERICA, N.A., a national banking association, with its principal place of business located at 7105 Corporate Drive, Plano, TX 75024 (“Owner”), by these presents does hereby make, constitute and appoint Reverse Mortgage Solutions, Inc., a Delaware corporation, with its principal place of business located at 2727 Spring Creek Drive, Spring, Texas 77373 (“Servicer”), Owner’s true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Owner’s name, place and stead. This limited power of attorney (“Limited Power of Attorney”) is given in connection with and pursuant to a certain Flow Servicing Agreement dated as of November 27, 2012 (the “Agreement”), by and between Owner and Servicer, pursuant to which Servicer has the duty to provide servicing, administration, and management and disposition services with respect to certain mortgage loans (“Mortgage Loans”) owned by Owner (the “Servicing Arrangement”). Each of the Mortgage Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property (“Property”) evidenced by one or more mortgages, deeds of trust, deeds to secure debt or other forms of security instruments (each, a “Security Instrument”). The assignment of a Security Instrument, as used herein, shall also include the assignment of the beneficial interest under a deed of trust.

As used above, the term “Actions” shall mean and be limited to the following acts, in each case with respect to one or another of the Mortgage Loans or the Property and as mandated or permitted by federal, state or local laws or other legal requirements or restrictions—including without limitation federal and state debt collection laws—applicable to Owner or Servicer in connection with mortgage loans serviced by Servicer or on behalf of Owner as owner:

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 Owner in respect of the Mortgage Loans and Property, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale (or any other statement or notice that is now or hereafter becomes necessary or appropriate to protect or enforce Owner’s interest in the Mortgage Loans and Property), filing proofs of claim, motions for relief from the automatic stay or other writings in a bankruptcy proceeding, taking deeds in lieu of foreclosure, negotiating and entering into “cash for keys” agreements, evicting and foreclosing on the Properties.
2. Subordinate the lien of a mortgage or deed of trust (i) for the purpose of refinancing Mortgage 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 reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
3. Execute and/or file such documents and take such action as is proper and necessary to defend Owner in litigation and to resolve any litigation where Servicer has an obligation to defend Owner.
4. Transact business of any kind regarding the Mortgage Loans, as Owner’s act and deed, to

Please return the recorded original of
the attached Limited Power of Attorney to:

Monique Jeffers
Litigation Manager
Reverse Mortgage Solutions, Inc.
2727 Spring Creek Drive
Spring, Texas 77373
(281) 719-1540 Direct PH
Email: mjeffers@rmsnav.com

