DOUGLAS COUNTY, NV

Rec:\$17.00 \$17.00

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2015-869457 09/11/2015 08:31 AM

RICHMOND MONROE - PPR KAREN ELLISON, RECORDER

When Recorded Return to:

Richmond Monroe Group/Toni Eutsler P.O. Box 458 Kimberling City, MO 65686 Ref#: 0002390000002801 PPR 150601084-POA

LIMITED POWER OF ATTORNEY

(A) (O) (O)

STATE OF IOWA, COUNTY OF BLACK HAWK, SS: I, Judith A. McCerthy, Recorder of eating auty, hereby certify that this is a true copy of the official document as recorded in the Recorder's Office in Book and Page or Document No. 2014-0002003

Judith A. McCarthy, County Recorder

DATE) Quality Q

After Recording Return Ochen Loan Servicing, LLC 5720 Premier Park Drive, Bidg. 3 West Palm Beach, FL 33407

2988

LIMITED POWER OF ATTORNEY

Doc ID: 005467960003 Type: GEN
Kind: POWER OF ATTORNEY
Recorded: 05/13/2014 at 01:39:59 PM
Fee Amt: \$17.00 Page 1 of 3
Black Hawk County Iowa
JUDITH A MCCARTHY RECORDER

F11.2014-00020032

1. Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, not in its individual or banking capacity, but solely in its capacity as Indenture Trustee (the "Trustee") of those certain trusts set forth on the attached **Exhibit A** (each, a "Trust," and collectively, the "Trusts") under the respective Pooling and Servicing Agreements and/or Indentures and any related governing transactional and servicing agreement(s) (collectively, the "Agreements") hereby constitutes and appoints:

Ocwen Loan Servicing, LLC

solely in its capacity as the Servicer under the Agreements, and as successor and as successor to GMAC Mortgage, LLC (formerly GMAC Mortgage Corporation), Residential Funding Company, LLC, and/or Homecomings Financial, LLC (formerly Homecomings Financial Network, Inc.) (as applicable), as its true and lawful attorney-in-fact, acting by and through its authorized officers, with full authority and power to execute and deliver on behalf of the Trustee any and all of the following instruments to the extent consistent with the terms and conditions of the Agreements:

- (i) all documents with respect to residential mortgage loans serviced for the Trust by the Servicer which are customarily and reasonably necessary and appropriate for the satisfaction, cancellation, or partial or full release of any mortgages, deeds of trust, or deeds to secure debt upon payment and discharge of all sums secured thereby;
- (ii) all documents and instruments necessary to conduct any (a) foreclosure, or (b) the taking of any deed in lieu of foreclosure, or (c) any judicial or non-judicial foreclosure or termination, cancellation, or rescission of any such foreclosure, or (d) any similar procedure (collectively, as applicable, a "Foreclosure");
- (iii) all documents and instruments necessary in the appearance and prosecution of bankruptcy proceedings;
- (iv) instruments appointing one or more substitute trustees or special purpose entities ("SPEs") to act in place of the corresponding entity named in any deed of trust;
- (v) affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to (a) maintain any real property acquired through Foreclosure, or (b) effect any sale, transfer, or disposition of real property acquired through Foreclosure:
- (vi) all documents and instruments necessary to effect any assignment of mortgage or assignment of deed of trust; and
 - (vii) all other comparable instruments.
- 2. This Limited Power of Attorney shall apply only to the foregoing enumerated transactions and shall be limited to the above-mentioned exercise of power. This instrument is to be construed and interpreted only 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 should not be construed as, a general power of attorney.
- 3. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Limited Power of Attorney has not been revoked. This Limited Power of Attorney shall supersede and replace any other limited power of attorney executed by the Trustee in connection with the Agreements in favor of the Servicer and any such other limited power of attorney shall be deemed revoked by this writing.

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- 4. This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until (a) revoked in writing by the Trustee, or (b) as to any specific Trust, the termination, resignation or removal of the Trustee as trustee of such Trust, or (c) as to any specific Trust, the termination, resignation or removal of the Servicer as a servicer of such Trust, or (d) as to any specific Trust, the termination of the Agreement related to such Trust, whichever occurs earlier.
- 5. Nothing contained in this Limited Power of Attorney shall (i) limit in any manner any indemnification obligation provided by the Servicer to the Trustee or Trust under the Agreements or any document related thereto, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation, or proceeding in the name of the Trustee or Trust except as specifically provided for herein or under the Agreements.

Dated: September 16, 2013

Wells Fargo Bank, National Association, not in its individual or banking capacity, but solely as Trustee on behalf of the Trust(s)

By: Barry Silvermetz Its: Vice President

Attest

By: Cynthia C. Day Its: Assistant Secretary

Unofficial Witnesses:

Daniel Williamson

STATE OF MARYLAND COUNTY OF HOWARD

ss:

On the 16th day of September 2013 before me, Kathleen A. Dean, a Notary in and for said State, personally appeared Barry Silvermetz, known to me to be Vice President of Wells Fargo Bank, National Association, and also known to me to be the person who executed this Limited Power of Attorney on behalf of Wells Fargo Bank, N.A., as Trustee, and acknowledged to me that Wells Fargo Bank, N.A., as Trustee, executed this Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,

> KATHLEEN A. DEAN NOTARY PUBLIC HOWARD COUNTY MARYLAND My Commission Expires 2-6-2017

Notary Public: Kathleen A. Dean My commission expires 2-6-2017

lax and

Exhibit A

- 1. GMACM HOME EQUITY LOAN TRUST 2002-HE1
- 2. GMACM HOME EQUITY LOAN TRUST 2002-HE4
- 3. GMACM HOME EQUITY LOAN TRUST 2003-HE1
- 4. GMACM HOME EQUITY LOAN TRUST 2003-HE2
- 5. GMACM HOME EQUITY LOAN TRUST 2004-HE1
- 6. GMACM HOME EQUITY LOAN TRUST 2004-HE5
- 7. GMACM HOME EQUITY LOAN TRUST 2005-HE1
- 8. GMACM HOME EQUITY LOAN TRUST 2005-HE2