Recording Requested by and When Recorded Return to:

First American Mortgage Solutions, LLC. 1795 International Way IDAHO FALLS, ID 83402

(208) 552-8331

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DOUGLAS COUNTY, NV

2018-919839

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SECURITY CONNECTIONS INC KAREN ELLISON, RECORDER



LIMITED POWER OF ATTORNEY

2579

KNOW ALL MEN BY THESE PRESENTS that Raymond James Bank, N.A., a national bank ("Owner") having its principal place of business at 710 Carillon Parkway, St. Petersburg, Florida 33716, pursuant to the Master Mortgage Loan Purchase Agreement, dated June 1, 1999 between Novus Financial Corporation, a Delaware corporation having its principal office at 2500 Lake Cook Road, Riverwoods, IL 60015 ("Servicer"). Raymond James Bank, NA., a national bank having an office at 710 Carillon Parkway, St. Petersburg, FL 33716 ("Assignee"), hereby constitutes and appoints Ocwen Loan Servicing, LLC., by and through any of its Vice Presidents or more senior officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with all residential mortgage loans serviced by Ocwen Loan Servicing, LLC. for Owner for the purposes of performing all acts and executing all documents in the name of Owner necessary and incidental to servicing said loans in accordance with Ocwen Loan Servicing, LLC's duties and responsibilities under the Servicing Agreement, including but not limited to:

- (1) Foreclosing delinquent loans or discontinuing such foreclosure proceedings, executing claims for insurance benefits under private mortgage insurance policies and endorsing related proceeds checks made payable to Owner;
- (2) Selling, transferring or otherwise disposing of real property acquired through foreclosure or otherwise, including but not limited to executing all contracts, agreements, deeds, assignments or other instruments reasonably necessary or advisable to effect such sale, transfer or disposition, and receiving proceeds and endorsing checks made payable to the order of Owner from such proceedings;
- (3) Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, and substitutions of trustees under deeds of trust;
- (4) Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt and other security instruments securing said promissory notes in connection with loans for which Ocwen Loan Servicing, LLC. has received full payment of all outstanding amounts due; and
- (5) Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans as defined in the Servicing Agreement.

Owner further grants to Ocwen Loan Servicing, LLC., full power and authority to do and perform all acts necessary for Ocwen Loan Servicing, LLC. to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that Ocwen Loan Servicing, LLC. shall lawfully have done, do, or cause to be done by virtue of the powers and authority and contemplated hereby. This Limited Power of Attorney shall be effective as of the date of execution below.

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 until revoked in writing by Owner. Third parties without actual notice may

rely upon a certificate to the effect set forth in the preceding sentence given by Ocwen Loan Servicing, LLC.

> Executed this 10th day of December, 2015.

Musere-Lu Sow III

Witness: Dave Moore

Title: Loan Servicer, Raymond James Bank,

N.A.

By:

Sheryl Williams

Title: Senior Vice President, Raymond

James Bank, N.A.

Witness: Bob Clark

Title: Special Assets Officer, Raymond James

Bank, N.A.

STATE OF FLORIDA COUNTY OF PINELLAS

On this 10th day of December, 2015, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Dave Moore, Bob Clark and Sheryl K. Williams, personally known to me to be the persons who executed the within instrument as Loan Servicer and Senior Vice President, respectively, on behalf of the corporation therein named, and they duly severally acknowledged that they are employed at Raymond James Bank, N.A. and that said instrument is the act and deed of said corporation, and that they, being authorized to do so, executed an delivered said instrument and affixed the corporate seal thereto for the purpose therein contained.

Witness my hand and official seal

Notary Public State of Floride



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I hereby certify that the foregoing is/a true copy of the record in my office this day, Jan 14, 2016. Sharon R. Bock, Clerk Circuit Court, Palm Beach County, Florida BY Deputy Clerk