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DOCUMENT PREPARED BY

NAME: Ivonne Z. Hernandez

ADDRESS: 5720 Premier Park Drive
CITY/STATE/ZIP: West Palm Beach, Florida, 33409

WHEN RECORDED MAIL TO:

NAME: Ivonne Z. Hernandez

ADDRESS: 5720 Premier Park Drive
CITY/STATE/ZIP: West Palm Beach, Florida, 33409

Doc# 2227957030 Fee \$88.00

KAREN A. YARBROUGH
COOK COUNTY CLERK

DATE: 10/06/2022 12:15 PM PG: 1 OF 11

(DOCUMENT WILL ONLY BE RETURNED TO NAME & ADDRESS IDENTIFIED ABOVE)

(SPACE ABOVE FOR RECORDER'S USE)

POWER OF ATTORNEY
(DOCUMENT TITLE)

Property of Cook County Clerk's Office

STATE OF IOWA COUNTY OF BLACK HAWK, IOWA
I, Sandie L. Smith, Recorder of said County, 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. 2020-00000448

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Doc ID: 009588760010 Type: GEN
Recorded: 07/08/2019 at 01:43:48 PM
Fee Amt: \$52.00 Page 1 of 10
Black Hawk County Iowa
SANDIE L. SMITH RECORDER
File **2020-00000448**

Sandie L. Smith, County Recorder

10-21-19

Sandie L. Smith

(DATE)

(Recorder)

* Recording Requested By and When Recorded, Mail To:
PHH Mortgage Corporation
5720 Premier Park Dr.
West Palm Beach, FL 33407
Attn: Record Services

LIMITED POWER OF ATTORNEY

4540

1. Wells Fargo Bank, N.A., having an office at 9062 Old Annapolis Road, Columbia, Maryland 21045, not in its individual or banking capacity, but solely in its capacity as the trustee, indenture trustee, and/or certificate trustee (as applicable, 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:

PHH Mortgage Corporation

having an office at 1661 Worthington Road, Suite 100, West Palm Beach, Florida 33409, solely in its capacity as the sub-servicer (the "Sub-servicer") for NewRez LLC, formerly known as New Penn Financial, LLC, doing business as Shellpoint Mortgage Servicing under the Agreements, and as the successor by merger to Ocwen Loan Servicing, LLC, 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:

175c

- (i) all documents with respect to residential mortgage loans serviced for the Trust by the Sub-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) all documents and instruments necessary in the appearance and prosecution of (i) suits to possession and unlawful detainer, and (ii) eviction actions seeking, without limitation, possession of any real property acquired through Foreclosure and any and all related damages;
- (vi) 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;
- (vii) all documents and instruments necessary to effect any assignment of mortgage or assignment of deed of trust; and
- (viii) 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.

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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 Sub-servicer and any such other limited power of attorney shall be deemed revoked by this writing.

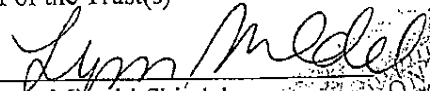
4. This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until (a) revoked in writing by the Trustee, or (b) as to any specific Trust, the termination, resignation or removal of the Trustee as trustee of such Trust, or (c) as to any specific Trust, the termination, resignation or removal of the Sub-servicer as a sub-servicer of such Trust, or (d) as to any specific Trust, the termination of the Agreement related to such Trust, whichever occurs earlier.

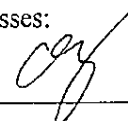
5. Nothing contained in this Limited Power of Attorney shall (i) limit in any manner any indemnification obligation provided by the Servicer to the Trustee or Trust under the Agreements or any document related thereto, or (ii) be construed to grant the Sub-servicer the power to initiate or defend any suit, litigation, or proceeding in the name of the Trustee or Trust except as specifically provided for herein or under the Agreements.


Dated: June 12, 2019

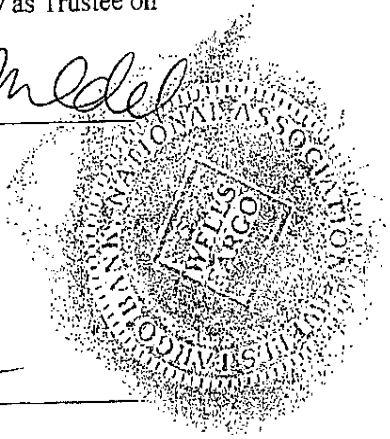
Wells Fargo Bank, N.A., not in its individual or banking capacity, but solely as Trustee on behalf of the Trust(s)

Attest:

By: Alex Humphries
Its: Assistant Secretary


By: Lynn Mizrahi-Shindel
Its: Vice President

Unofficial Witnesses:

Colleen Perry


Barbara Kiedrowska

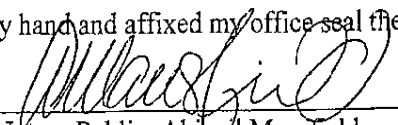


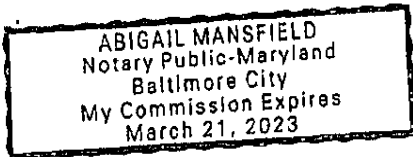
STATE OF MARYLAND
COUNTY OF HOWARD

ss:

On the 12th day of June, 2019 before me, Abigail Mansfield, a Notary in and for said State, personally appeared Lynn Mizrahi-Shindel, 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., not in its individual or banking capacity, but solely as Trustee, and acknowledged to me that Wells Fargo Bank, N.A., not in its individual or banking capacity, but solely 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,


Notary Public: Abigail Mansfield
My commission expires: March 21, 2023



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EXHIBIT A

1. GMACM Mortgage Loan Trust 2005-AA1
2. Bear Stearns Asset Backed Securities I Trust 2004-BO1
3. First Franklin Mortgage Loan Trust 2001-FF1, Asset-Backed Certificates, Series 2001-FF1
4. Morgan Stanley Mortgage Loan Trust 2005-8SL, Mortgage Pass-Through Certificates, Series 2005-8SL
5. Option One Mortgage Loan Trust 1999-B, Asset-Backed Certificates, Series 1999-B
6. Option One Mortgage Loan Trust 1999-C, Asset-Backed Certificates, Series 1999-C
7. Option One Mortgage Loan Trust 2000-A, Asset-Backed Certificates, Series 2000-A
8. Option One Mortgage Loan Trust 2000-B, Asset-Backed Certificates, Series 2000-B
9. Option One Mortgage Loan Trust 2000-C, Asset-Backed Certificates, Series 2000-C
10. Option One Mortgage Loan Trust 2000-D, Asset-Backed Certificates, Series 2000-D
11. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A
12. Option One Mortgage Loan Trust 2001-B, Asset-Backed Certificates, Series 2001-B
13. Option One Mortgage Loan Trust 2001-C, Asset-Backed Certificates, Series 2001-C
14. Option One Mortgage Loan Trust 2002-5, Asset-Backed Certificates, Series 2002-5
15. SASCO Mortgage Loan Trust 1999-BC4
16. Structured Adjustable Rate Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2007-3
17. First Franklin Mortgage Loan Trust 2002-FF4, Asset-Backed Certificates, Series 2002-FF4

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18. First Franklin Mortgage Loan Trust 2003-FFH1, Asset-Backed Certificates, Series 2003-FFH1
19. First Franklin Mortgage Loan Trust 2004-FF2, Asset Backed Certificates, Series 2004-FF2
20. First Franklin Mortgage Loan Trust 2003-FF5, Asset-Backed Certificates, Series 2003-FF5
21. First Franklin Mortgage Loan Trust 2003-FFH2, Asset-Backed Certificates, Series 2003-FFH2
22. IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 2005-2
23. IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 2004-9
24. ABFC 2005-WMC1 Trust
25. Asset Backed Securities Corporation Home Equity Loan Trust 2004-HE2, Asset Backed Pass-Through Certificates, Series 2004-HE2
26. First Franklin Mortgage Loan Trust, Series 2004-FF1
27. GMACM Mortgage Loan Trust 2006-AR1
28. GMACM Mortgage Loan Trust 2006-J1
29. Impac Secured Assets Corp., Mortgage Pass-Through Certificates, Series 2004-4
30. Merrill Lynch Mortgage Investors Trust, Series 2004-WMC1
31. Merrill Lynch Mortgage Investors Trust, Series 2004-WMC2
32. Merrill Lynch Mortgage Investors Trust, Series 2004-WMC3
33. Merrill Lynch Mortgage Investors Trust, Series 2004-WMC4
34. Merrill Lynch Mortgage Investors Trust, Series 2004-WMC5
35. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-MHQ1

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36. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-WHQ1
37. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-WHQ2
38. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2005-WHQ1
39. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2005-WHQ3
40. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2005-WHQ4
41. Impact Secured Assets Corp., Mortgage Pass-Through Certificates, Series 2005-1
42. Delta Funding Home Equity Loan Trust 1999-1
43. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2003-WMC1
44. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2003-WMC3
45. American Home Mortgage Investment Trust 2004-1
46. American Home Mortgage Investment Trust 2004-2
47. ABFC 2002-OPT1 Trust, ABFC Asset-Backed Certificates, Series 2002-OPT1
48. ABFC 2006-OPT1 Trust, Asset Backed Funding Corporation Asset-Backed Certificates, Series 2006-OPT1
49. ABFC 2006-OPT2 Trust, Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-OPT2
50. ABFC 2006-OPT3 Trust, Asset Backed Funding Corporation Asset-Backed Certificates, Series 2006-OPT3
51. ABFC Asset-Backed Certificates, Series 2003-OPT1
52. Amortizing Residential Collateral Trust, 2002-BC8

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53. Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE3, Asset Backed Pass-Through Certificates, Series 2001-HE3
54. Asset Backed Securities Corporation Home Equity Loan Trust 2003-HE6, Asset Backed Pass-Through Certificates, Series 2003-HE6
55. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1
56. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-OPT1
57. Morgan Stanley ABS Capital I Inc. Trust 2004-OP1, Mortgage Pass-Through Certificates, Series 2004-OP1
58. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-OP1, Mortgage Pass-Through Certificates, Series 2002-OP1
59. Option One Mortgage Loan Trust 2005-3, Asset-Backed Certificates, Series 2005-3
60. Option One Mortgage Loan Trust 2006-2, Asset-Backed Certificates, Series 2006-2
61. Option One Mortgage Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3
62. Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1
63. Option One Mortgage Loan Trust 2007-2, Asset-Backed Certificates, Series 2007-2
64. Option One Mortgage Loan Trust 2007-4, Asset-Backed Certificates, Series 2007-4
65. Option One Mortgage Loan Trust 2007-5, Asset-Backed Certificates, Series 2007-5
66. Option One Mortgage Loan Trust 2007-6, Asset-Backed Certificates, Series 2007-6
67. Soundview Home Loan Trust 2007-OPT1, Asset-Backed Certificates, Series 2007-OPT1
68. Soundview Home Loan Trust 2007-OPT2, Asset-Backed Certificates, Series 2007-OPT2
69. Soundview Home Loan Trust 2007-OPT3, Asset-Backed Certificates, Series 2007-OPT3
70. Soundview Home Loan Trust 2007-OPT4, Asset-Backed Certificates, Series 2007-OPT4

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71. Soundview Home Loan Trust 2007-OPT5, Asset-Backed Certificates, Series 2007-OPT5
72. Fieldstone Mortgage investment Trust, Series 2006-S1
73. Fieldstone Mortgage Investment Trust, Series 2007-1
74. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2003-HE1
75. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2003-WMC2
76. Terwin Mortgage Trust, Series TMTS 2003-4HE
77. ABFC 2004-OPT1 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT1
78. ABFC 2004-OPT2 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT2
79. ABFC 2004-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT3
80. ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4
81. ABFC 2004-OPT5 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT5
82. ABFC 2005-OPT1 Trust, ABFC Asset-Backed Certificates, Series 2005-OPT1
83. Asset Backed Funding Corporation Asset-Backed Certificates, Series 2007-NC1
84. Asset Backed Securities Corporation Home Equity Loan Trust 2004-HE3, Asset Backed Pass-Through Certificates, Series 2004-HE3
85. Asset Backed Securities Corporation Home Equity Loan Trust, Series OOMC 2005-HE6 , Asset Backed Pass-Through Certificates, Series OOMC 2005-HE6
86. Citigroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates, Series 2004-OPT1
87. Citigroup Mortgage Loan Trust, Series 2005-OPT4, Asset Backed Pass-Through Certificates, Series 2005-OPT4
88. First Franklin Mortgage Loan Trust 2002-FF1, Asset-Backed Certificates, Series 2002-FF1

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89. GSAMP Trust 2004-FM1
90. GSAMP Trust 2004-FM2
91. Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-HE1
92. Morgan Stanley ABS Capital I Inc. Trust 2006-WMC1
93. Morgan Stanley ABS Capital I Inc. Trust 2007-HE4, Mortgage Pass-Through Certificates, Series 2007-HE4
94. Morgan Stanley Capital I Inc. Trust 2006-HE1
95. Option One Mortgage Loan Trust 2002-3, Asset-Backed Certificates, Series 2002-3
96. Option One Mortgage Loan Trust 2003-5 Asset-Backed Certificates, Series 2003-5
97. Option One Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1
98. Option One Mortgage Loan Trust 2004-2, Asset-Backed Certificates, Series 2004-2
99. Option One Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3
100. Ownit Mortgage Loan Trust, Series 2004-1
101. Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-2
102. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2005-WCH1
103. Park Place Securities, Inc., Asset-Backed Pass-Through Certificates Series 2005-WLL1
104. Asset-Backed Securities Corporation Home Equity Loan Trust 2001-HE1, Asset Backed Pass-Through Certificates, Series 2001-HE1
105. Option One Mortgage Loan Trust 1999-A, Asset-Backed Certificates, Series 1999-A
106. GSAMP Trust 2003-HE2, Mortgage Pass-Through Certificates, Series 2003-HE2

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107. Salomon Brothers Mortgage Securities VII, Inc., Asset-Backed Certificates, Series 1997-LB6
108. Salomon Brothers Mortgage Securities VII, Inc., Asset-Backed Certificates, Series 1998-AQI
109. Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2001-BC1
110. Amortizing Residential Collateral Trust, 2002-BC10
111. Amortizing Residential Collateral Trust, 2002-BC5
112. Amortizing Residential Collateral Trust, 2002-BC6
113. Amortizing Residential Collateral Trust, 2002-BC9
114. Asset Backed Securities Corporation Home Equity Loan Trust 2003-HE3, Asset Backed Pass-Through Certificates, Series 2003-HE3
115. Delta Funding Home Equity Loan Trust 1998-1
116. Delta Funding Home Equity Loan Trust 1999-2
117. Delta Funding Home Equity Loan Trust 1999-3
118. First Alliance Mortgage Loan Trust 1998-3
119. First Alliance Mortgage Loan Trust 1998-4
120. First Franklin Mortgage Loan Trust, 2003-FF3
121. Structured Asset Investment Loan Trust, 2003-BC12
122. Structured Asset Investment Loan Trust, 2003-BC3
123. Structured Asset Investment Loan Trust, 2003-BC4
124. Structured Asset Securities Corporation Mortgage Loan Trust 2007-OSI

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125. Terwin Mortgage Trust, Series TMTS 2003-8HE
126. Renaissance HEL Trust 2002-2
127. Option One Mortgage Loan Trust 2003-4, Asset-Backed Certificates, Series 2003-4
128. Delta Funding Home Equity Loan Trust 1997-2
129. Delta Funding Home Equity Loan Trust 1997-3
130. Morgan Stanley ABS Capital I Inc. Trust 2003-SD1, Series 2003-SD1
131. First Alliance Mortgage Loan Trust 1999-3
132. Carrington Mortgage Loan Trust, Series 2006-OPT1, Asset Backed Pass-Through Certificates, Series 2006-OPT1
133. MESA Trust 2001-5, Asset Backed Certificates, Series 2001-5
134. Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2
135. First Alliance Mortgage Loan Trust 1999-1
136. First Alliance Mortgage Loan Trust 1999-2
137. MESA Trust 2001-2, Asset Backed Certificates, Series 2001-2