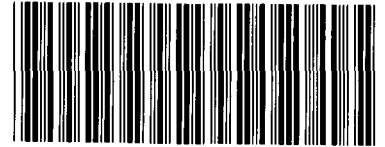


OFFICIAL RECORDS  
CITRUS COUNTY  
BETTY STRIFLER  
CLERK OF THE CIRCUIT COURT  
RECORDING FEE: \$205.50  
DOCUMENTARY TAX: \$0.70  
# 2011010236 BK: 2407 PG: 1863  
03/09/2011 02:28 PM 24 PGS  
BTENNEY, DC Receipt #009094



2011010236 24 PGS

This Instrument Prepared by:  
Albertelli Law  
Alicia Haynes  
5404 Cypress Center Drive, Suite 300  
Tampa, Florida 33609  
Our File Number: TPA10-27152

as a necessary incident to the fulfillment of conditions  
contained in a title insurance commitment issued by it.

Property Appraisers Parcel I.D. (Folio) Number (s): 18E17S100100 08200 0110

## Quit Claim Deed

Made this February 14, 2011 A.D. by OneWest Bank F.S.B., 888 E. Walnut Ave, Pasadena, California 91101 hereinafter called the grantor, to Deutsche Bank National Trust Company, as trustee of IndyMac Residential Mortgage-Backed Trust, Series 2005-L2, Residential Mortgage-Backed Certificates, Series 2005-L2

whose post office address is: 3837 Fireside Lane, Dunnellon, Florida 34434 hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal re-presentatives and assigns of individuals, and the successors and assigns of corporations)

**Witnesseth**, that the grantor, for and in consideration of the sum of \$ TEN AND NO/100 DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the grantee forever, all the right, title, interest, claim and demand which the said grantor has in and to, all that certain land situate in Citrus County, Florida, viz:

Lot 11, Block 820, Citrus Springs Unit 10, according to the map or plat thereof, as recorded in Plat Book 6, Page 67 through 78, inclusive, of the Public Records of Citrus County, Florida.

**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**To Have and to Hold**, the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behoof of the said grantee forever.

**In Witness Whereof**, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

Witness Name	<u>Josie Salazar</u>	Printed	OneWest Bank F.S.B. Address: 888 E. Walnut Ave, Pasadena, California 91101	(Seal)
Witness Name	<u>Meredith Grower</u>	Printed	Address:	<u>Louise Chavez AVP/REO</u> (Seal)

State of TEXAS  
County of TRAVIS

The foregoing instrument was acknowledged before me this 9 day of February 2011, by Louise Chavez AVP/REO as \_\_\_\_\_ of OneWest Bank F.S.B., who is personally known to me or who has produced Drivers License as identification.



Notary Public  
Print Name: KARLA AGUILAR  
My Commission Expires: 7/21/12

*Exhibit A*  
CERTIFICATE OF  
SECRETARY  
OF  
ONEWEST BANK, FSB

I, Jules Vogel, certify that I am the Corporate Secretary of OneWest Bank, FSB, a federally chartered savings bank (the "Bank"), and do hereby certify that (i) the following is a true and correct representation of the Bank's Servicing, Master Servicing and Mortgage Transfer Authorities, originally approved at a regular meeting of the Board of Directors on March 19, 2009, as amended on July 13, 2009, October 12, 2009, and most recently on January 25, 2010, attached as DAP Exhibit IV - Servicing, Master Servicing and Mortgage Transfer Authorities; (ii) that said Servicing, Master Servicing and Mortgage Transfer Authorities have not been rescinded and are still in full force and effect; (iii) that the attached schedules (attached as Exhibit A and labeled Appendices A-F) reflect authority to act on behalf of the Bank to the individuals listed on the schedules with respect to the matters indicated on such schedules in connection with the origination and servicing of mortgages, including servicing, master servicing and mortgage transfer authorities.

IN WITNESS WHEREOF, I have hereunto signed my name on the 14 day of March, 2010.

ONEWEST BANK, FSB

By: *Jules Vogel*  
Jules Vogel  
Corporate Secretary

I, Susan Vivino, Assistant Secretary of OneWest Bank, FSB do hereby certify that Jules Vogel is the duly elected, qualified and acting Corporate Secretary of OneWest Bank, FSB and that the signature appearing above is his genuine signature

IN WITNESS WHEREOF, I have hereunto signed my name on the 14 day of March, 2010

ONEWEST BANK, FSB

By: *Susan Vivino*  
Name: Susan Vivino  
Title: Assistant Secretary

Exhibit A

Document Title: Delegated Authorities Policy		
Classification: Private Delegated Authorities / Board of Directors Policies		
Doc. No.: 60009	Status: New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	DRAFT: 03/10/2010

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Purpose

##### Purpose

The purpose of DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities ("Exhibit") is to communicate the Bank's delegation of authority to certain duly appointed officers and/or authorized signatories of OneWest Bank, FSB (the "Bank") and its direct and indirect subsidiaries to execute instruments or other documents in connection the servicing of loans

##### Exhibit

This Exhibit details authorities in connection with the Bank's and its Subsidiaries' lending, loan servicing and master servicing activities, including in its capacity as servicer or master servicer under pooling and servicing agreements and whole loan servicing agreements, to execute such authority under the titles listed opposite their names:

- Any and all instruments of satisfaction or cancellation, or of partial or full release or discharge, or assignment or transfer, and all other comparable instruments. See Appendix A.
- Any and all instruments and other documents to effectuate foreclosure, any legal action brought to obtain judgment against the mortgagor or borrower on the note or other evidence of indebtedness or the mortgage or other security instrument, to obtain a deficiency judgment or other conversion of the ownership of the property securing any loan and actions to dispose of real estate owned (REO) obtained via foreclosure, deed in lieu foreclosure or similar processes, including any eviction actions in connection therewith. See Appendix B.
- Lost note affidavits and Lost Modification Affidavits for any loan related matter or on any real estate owned or standing in the name of the Bank and its direct and indirect subsidiaries. See Appendix C.
- Specific, limited types of documents relating to servicing, master servicing and loan transfer. See Appendix D.
- Any and all loan modification agreements. See Appendix E.
- Loans serviced by HLS incurring losses based on gross dollar loss and/or loss severity percentage. See Appendix F.

Authorized personnel can only approve losses up to their respective limit per Appendix F.

Loan is defined as any loan originated, serviced, or master serviced by the Bank or its direct and indirect subsidiaries including any REO property relating to such a loan.

*Continued on next page*

P&P Oversight: <input checked="" type="checkbox"/> Board of Directors <input type="checkbox"/> Management
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Document Title: Delegated Authorities Policy		
Classification: Private Delegated Authorities / Board of Directors Policies		
Doc. No.: 60009	Status: New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	DRAFT: 03/10/2010

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

**Scope**

This Exhibit sets forth the delegation of authority for:

- Executing instruments of satisfaction, cancellation, release assignment or other transfer instruments or documents
- Executing documents and instruments relating to foreclosure actions and disposition of REO, including, without limitation, documents in support of litigation efforts in connection therewith
- Executing Lost Note Affidavits and Lost Modification Affidavits
- Executing documents relating to servicing, master servicing and loan transfer
- Executing loan modification agreements
- Approving losses for loans serviced by Home Loan Servicing
- Authorities set forth in this Exhibit include any attestations to lending, loan servicing and master servicing instruments and documents.

*Continued on next page*

P&P Oversight: <input checked="" type="checkbox"/> Board of Directors <input type="checkbox"/> Management
Document Owner: Terry Laughlin, CEO & President
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Document Title: Delegated Authorities Policy		
Classification: Private Delegated Authorities / Board of Directors Policies		
Doc. No.: 60009	Status: New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	DRAFT: 03/10/2010

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Change Requirements

**Change Requirements**

All changes to this Policy and related Exhibits (excluding changes to listed Officers and Authorized Signatories or Counterparties and their respective authority levels consistent with the current framework of the various Exhibits, Appendices and Schedules hereto) must be approved by:

- Board of Directors, OneWest Bank, FSB

Changes to listed Officers and Authorized Signatories or Counterparties in the related Exhibits, Appendices and Schedules must be approved by the Board or by:

- Steven Mouchin, Chairman of the Board, or
- Terry Laughlin, Chief Executive Officer & President.

#### Related Documentation

**Related Policies & Procedures**

DAP Exhibit I - Trading, Hedging, Financing and Investing Authorities  
DAP Exhibit II - Treasury Authorities  
DAP Exhibit III - Loan Sale Contract Authorities  
DAP Exhibit V - Obligor the Company Authorities  
DAP Exhibit VI - Lending Program Guideline and Underwriting Loan Approval Authorities  
DAP Exhibit VII - Indymac Venture Authorities  
DAP Exhibit VIII - Commercial Asset Management - Commercial Real Estate, Multifamily and Commercial and Industrial Lending

**Related Laws, Regulations & Regulatory Guidelines**

None.

**Related Checklists, Forms & Documents**

Appendix A: Execute Instruments of Satisfaction, Cancellation, Release, Assignment or other Transfer Instruments or Documents  
Appendix B: Foreclosure Actions and Disposition of REO  
Appendix C: Execution of Lost Note Affidavits and Lost Modification Affidavits  
Appendix D: Execute Specific, Limited Types of Documents Relating to Servicing, Master Servicing and Loan Transfers  
Appendix D-1: Code Key to the Servicing Authorities  
Appendix E: Execution of Loan Modification Agreements  
Appendix F: Authorization of Loss Approvals for Loans Serviced by HLS  
Appendix F-1: Losses Types Personnel in Appendix F are Authorized to Approve

P&P Oversight:  Board of Directors  Management

Document Owner: Terry Laughlin, CEO & President

Prior Publication Date: 01/26/2010

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix A<sup>1</sup>

Officers and Authorized Signatories Authorized to Execute Instruments of Satisfaction, Cancellation, Release, Assignment or other Transfer Instruments or Documents as well as Provide Note & Check Endorsements/Allonges and Officer's Certifications

DAP Exhibit IV - Appendix A	
Name	Description
Steven T. Mnuchin	Chairman of the Board
Terry Laughlin	Chief Executive Officer & President
David Fawer	EVP, Business Acquisitions
S. Blair Abernathy	EVP, Special Projects
Anthony L. Ebers	EVP, Chief Operations Officer
Melissa Martinez	EVP, Chief Risk Officer
John D. Olinski	EVP, Chief Lending Officer
Michelle Minier	EVP, CEO Financial Freedom
Stephen R. Thompson	EVP, Chief Financial Officer
Scott Van Dellen	EVP, Construction Lending
Joel Packer	SVP, Chief Financial Officer and Secondary Marketing Officer, Financial Freedom
Aaron D. Wade	SVP, Head of Capital Markets
William Glasgow, Jr	SVP, Home Loan Servicing
Bart Vincent	SVP, CFO Home Loan Servicing
Eric Friedman	SVP, Default Management
John Devereux	SVP, Home Builder / Commercial Real Estate
Scott Shepherd	SVP, Home Builder / Commercial Real Estate
Paul Hoffman	FVP, Construction Lending
Sean Bobbitt	FVP, Production Operations
Carol Norton	FVP, Reverse Mortgage Servicing Manager, Financial Freedom
Gail Balettie	FVP, Production Operations, Financial Freedom
Daris Buckler	FVP, Construction Lending
Karen Mastro	FVP, Loss Mitigation Management
Ken Jancarz	FVP, Servicing Operations
Robert Abramian	FVP, Investor Reporting and Accounting (Master Servicing)
Mike Stanford	FVP, Loss Mitigation Operations

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

Document Title: Delegated Authorities Policy

Classification: Private Delegated Authorities / Board of Directors Policies

Doc. No.: 60009

Status: New  Revised

DRAFT: 03/10/2010

## Delegated Authorities Policy

DAP Exhibit IV - Appendix A	
Name	Description
Michael Bekes	FVP, Loss Mitigation Operations
Brian Brouillard	FVP, Production Operations, Financial Freedom
Mike Peterson	FVP, Secondary Marketing
Roger Stotts	FVP, Servicing Operations
Sheila Nix	VP, Secondary Marketing
Pat Monahan	VP, Investor Reconciliation & Reporting, Financial Freedom
Darryl Williams	VP, Servicing Operations
Darcy Peters	VP, Servicing Operations
Erica Johnson-Seck	VP, Foreclosure Management
Dennis Kirkpatrick	VP, Default Vendor Management
Corinna Pryor	VP, Servicing Operations
Bart Terud	VP, Servicing Operations
Kelley Cooper Spencer	VP, Loss Mitigation Operations
Heather Guerin	VP, Loss Mitigation Operations
Tim Meyer	VP, Loss Mitigation Management
Terril Hunter	VP, REO Management
Sharon Langley	VP, Production Operations, Financial Freedom
Judy Mumford	VP, Production Operations, Financial Freedom
Nancy Armour	VP, Production Operations, Financial Freedom
V. Lyn Niles	VP, Servicing, Financial Freedom
James Greene	VP, Due and Payables, Financial Freedom
Cynthia Prees	AVP, Secondary Marketing
Chamagne Williams	AVP, Foreclosure Management
Brian Burnell	AVP, Foreclosure Management
Kristin Kemp	AVP, Foreclosure Management
Karen Cornpton	AVP, Servicing, Financial Freedom
Charles Boyle	AVP, Servicing Operations
Betty Cotton	AVP, Loss Mitigation Operations
JC San Pedro	AVP, Servicing Operations
Scott Lamb	Supervisor, Loss Mitigation
Emmett Myatt	Supervisor, Loss Mitigation
Jessica Rogers	Supervisor, Loss Mitigation
Kira Cleary	Authorized Signatory, Secondary Marketing
Marla Camarillo	Authorized Signatory, Secondary Marketing
John Gagnon	Authorized Signatory
Suchan Murray	Authorized Signatory
Sandy Schneider	Authorized Signatory
Carol Baxter	Authorized Signatory
Darin Nishimura	Authorized Signatory
Alecia Howell	J* Party Authorized Signatory - Balboa

P&P Oversight:  Board of Directors  Management

Document Owner: Terry Laughlin, CEO & President

Prior Publication Date: 01/26/2010

## Delegated Authorities Policy

DAP Exhibit IV - Appendix A	
Name	Description
Catherine Oite	3 <sup>rd</sup> Party Authorized Signatory - Balboa
Antonnette Fisher	3 <sup>rd</sup> Party Authorized Signatory - Balboa
Tom McKinnon	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Dave Pearson	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Crystal Moore	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Bryan Bly	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Vilma Castro	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Dhurata Doko	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Chris Jones	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Eisa McKinnon	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Jasmin Napier	3 <sup>rd</sup> Party Authorized Signatory - Nationwide Title Clearing
Gladys Panameno	Authorized Signatory
Elizabeth Hernandez	Authorized Signatory

Continued on next page

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix B<sup>1</sup>

Officers and Authorized Signatories Authorized to Execute Documents and Instruments Relating to Foreclosure Actions and Disposition of REO, Including Eviction Actions in Connection Therewith

DAP Exhibit IV - Appendix B		
Name	Title	Limitations
Steven F. Mnuchin	Chairman of the Board	
Terry Laughlin	Chief Executive Officer & President	
S. Blair Abernathy	EVP, Special Projects	
David Fawer	EVP, Business Acquisitions	
Melissa Martinez	EVP, Chief Risk Officer	
Anthony L. Ebers	EVP, Chief Operations Officer	
John D. Ollinski	EVP, Chief Lending Officer	
Stephen R. Thompson	EVP, Chief Financial Officer	
Scott Van Dellen	EVP, Construction Lending	
Kurt Johnson	SVP, Credit Risk Mitigation	
William Glasgow, Jr.	SVP, Home Loan Servicing	
Bart Vincent	SVP, CFO Home Loan Servicing	
Eric Friedman	SVP, Default Management	
John Devereux	SVP, Home Builder / Commercial Real Estate	
Scott Shepherd	SVP, Home Builder / Commercial Real Estate	
Paul Hoffman	FVP, Construction Lending	
Carol Norton	FVP, Servicing, Financial Freedom	Financial Freedom Only
Karen Mastro	FVP, Loss Mitigation Management	
Mike Stanford	FVP Loss Mitigation Management	
Robert Abramian	FVP, Investor Reporting and Accounting (Master Servicing)	
Roxjer Stotts	FVP, Servicing Operations	
Jay Jones	FVP, Credit Risk Mitigation	
Pat Monahan	VP, Investor Reconciliation & Reporting, FF	Financial Freedom Only
Erica Johnson-Seck	VP, Foreclosure Management	
Dennis Kirkpatrick	VP, Default Vendor Management	
Kelley Cooper Spencer	VP, Loss Mitigations Operations	
Tom Kucera	VP, Master Servicing	
Terr Hunter	VP, Home Loan Servicing REO	

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

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Doc. No.: 60009	Status: New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	DRAFT: 03/10/2010

## Delegated Authorities Policy

DAP Exhibit IV - Appendix B		
Name	Title	Limitations
Tim Meyer	VP, Loss Mitigation Management	
V. Lyn Niles	VP, Servicing, Financial Freedom	Financial Freedom Only
Fran Varner	VP, Credit Risk Mitigation	
James Greene	VP, Due and Payables	Financial Freedom Only
Betty Cotton	AVP, Loss Mitigation Operations	
Inulise Chavez	AVP, Home Loan Servicing REO	
Jeannie Cisneros	AVP, Home Loan Servicing REO	
Chamagne Williams	AVP, Foreclosure Management	
Brian Burnett	AVP, Foreclosure Management	
Kristin Kemp	AVP, Foreclosure Management	
JC San Pedro	AVP, Servicing Operations	
Tony Bosshardt	Authorized Signatory	Former First Federal Bank of California Assets Only
Carol Baxter	Authorized Signatory	Former First Federal Bank of California Assets Only
Darin Nishimura	Authorized Signatory	Former First Federal Bank of California Assets Only

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P&P Oversight: <input checked="" type="checkbox"/> Board of Directors <input type="checkbox"/> Management
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## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix C<sup>1</sup>

Officers and Authorized Signatories Authorized to Execute Lost Note Affidavits and Lost Modification Affidavits

DAP Exhibit IV - Appendix C		
Name	Title	Limitations
Steven T. Mnuchin	Chairman of the Board	
Terry Laughlin	Chief Executive Officer & President	
S. Blair Abernathy	EVP, Special Projects	
David Fawer	EVP	
Anthony L. Ebers	EVP, Chief Operations Officer	
John D. Olinski	EVP, Chief Lending Officer	
Melissa Martinez	EVP, Chief Risk Officer	
Stephen R. Thompson	EVP, Chief Financial Officer	
Scott Van Dellen	EVP, Construction Lending	
Michelle Minier	EVP, CEO, Financial Freedom	Financial Freedom Only
Aaron D. Wade	SVP, Head of Capital Markets	
William Glasgow, Jr.	SVP, Home Loan Servicing	
Bart Vincent	SVP, CFO Home Loan Servicing	
Eric Friedman	SVP, Default Management	
John Devereux	SVP, Home Builder / Commercial Real Estate	
Scott Shepherd	SVP, Home Builder / Commercial Real Estate	
Carol Norton	FVP, Servicing	
Gail Balettie	FVP, Production Operations, Financial Freedom	Financial Freedom Only
Karen Mastro	FVP, Loss Mitigation Management	
Brian Brouillard	FVP, Production Operations, Financial Freedom	Financial Freedom Only
Mike Stanford	FVP, Loss Mitigation Management	

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

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## Delegated Authorities Policy

DAP Exhibit IV - Appendix C		
Name	Title	Limitations
Rick Faulk	FVP, Special Servicing	
Pat Monahan	VP, Investor Reconciliation & Reporting	Financial Freedom Only
Erica Johnson-Seck	VP, Foreclosure Management	
Terri Hunter	VP, Home Loan Servicing REO	
Judy Mumford	VP, Production Operations, Financial Freedom	Financial Freedom Only
V. Lyn Niles	VP, Servicing, Financial Freedom	Financial Freedom Only
James Greene	VP, Due and Payables	Financial Freedom Only
Kelley Spencer	VP, Loss Mitigation Management	
Tim Meyer	VP, Loss Mitigation Management	
Carol Baxter	Authorized Signatory	Former First Federal Bank of California Assets Only

P&P Oversight: <input checked="" type="checkbox"/> Board of Directors <input type="checkbox"/> Management
Document Owner: Terry Laughlin, CEO & President
Prior Publication Date: 01/26/2010

# Delegated Authorities Policy

## DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

### Appendix D<sup>1</sup>

Officers and Authorized Signatories Authorized to Execute Specific, Limited Types of Documents Relating to Servicing, Master Servicing and Loan Transfers

DAP Exhibit IV - Appendix D		
Name	Title	Authority (Listed in Appendix D-1)
Aracely Palacios	Senior Asset Mgr	A,B,C,D
Beth Bing	Senior Asset Mgr	A,B,C,D
Boomer Bean	Senior Asset Mgr	A,B,C,D
Chris Baber	Senior Asset Mgr	A,B,C,D
David Green	Senior Asset Mgr	A,B,C,D
Diane Schnelder	Senior Asset Mgr	A,B,C,D
Eric VanSingel	Senior Asset Mgr	A,B,C,D
Gary Warburton	Senior Asset Mgr	A,B,C,D
Jeff Arnold	Senior Asset Mgr	A,B,C,D
Jim Fisher	Senior Asset Mgr	A,B,C,D
Joe Cazares	Senior Asset Mgr	A,B,C,D
Ken Blaschke	Senior Asset Mgr	A,B,C,D
Ken LaBrack	Senior Asset Mgr	A,B,C,D
Matt Todryk	Senior Asset Mgr	A,B,C,D
Pam Murphy	Senior Asset Mgr	A,B,C,D
Rudy Flores	Senior Asset Mgr	A,B,C,D
Sean Costarell	Senior Asset Mgr	A,B,C,D
Shorouk Helo	Senior Asset Mgr	A,B,C,D
Steve Caruso	Senior Asset Mgr	A,B,C,D
Tim Delr	Senior Asset Mgr	A,B,C,D
Tony Evans	Senior Asset Mgr	A,B,C,D
Victor Aguilar	Senior Asset Mgr	A,B,C,D
Vinay Agarwal	Senior Asset Mgr	A,B,C,D
Ilm Ransom	Senior Asset Mgr	A,B,C,D
Michael Pompa	Senior Asset Mgr	A,B,C,D

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

# Delegated Authorities Policy

DAP Exhibit IV - Appendix D		
Name	Title	Authority (Listed in Appendix D-1)
Kelsey Tzaperas	Senior Asset Mgr	A,B,C,D
Josie Salazar	Supervisor	A,B,C,D,E
JC San Pedro	AVP, Servicing Operations	F,G,H,I
Suchan Murray	Supervisor	F,G,H,I
Stephen Wessels	Manager	I
Alex Bobe	Closer	C,D,E
Amy Schumann	Closer	C,D,E
Karla Aguilar	Closer	C,D,E
Kelly Wrobel	Closer	C,D,E
Patty Escobedo	Closer	C,D,E
Stacey Francis	Closer	C,D,E
Susan Lockhart	Closer	C,D,E
Steve Yelverton	Closer	C,D,E
Jessica Bovee	Closer	C,D,E
Mike Albers	Closer	C,D,E
Anthony L. Ebers	EVP, Chief Operations Officer	A,B,C,D,E,F,G,H,I,J,K,L,M
John D. Ollnski	EVP, Chief Lending Officer	A,B,C,D,E,F,G,H,I,J,K,L,M
William Glasgow, Jr.	SVP, Home Loan Servicing	A,B,C,D,E,F,G,H,I,J,K,L,M
Karen Mastro	FVP, Loss Mitigation Management	J,K,M
Tim Meyer	VP, Loss Mitigation Management	J,K,M
Mike Stanford	VP, Loss Mitigation Management	J,K,M
Kelly Cooper-Spencer	VP, Loss Mitigation Operations	J,K,M
Heather Guerin	VP, Loss Mitigation Operations	J,K,M
Betty Cotton	AVP, Loss Mitigation Operations	J,K,M
Scott Lamb	Supervisor, Loss Mitigation	J,K,M
Emmett Myatt	Supervisor, Loss Mitigation	J,K,M
Jessica Rogers	Supervisor, Loss Mitigation	J,K,M
Leo J. Esposito	3 <sup>rd</sup> Party Authorized Signatory - Service Link	A,B,C,D,E
Jennifer Steele	3 <sup>rd</sup> Party Authorized Signatory - Service Link	A,B,C,D,E
Brian Richards	3 <sup>rd</sup> Party Authorized Signatory - Service Link	A,B,C,D,E
Stacey Bailey	3 <sup>rd</sup> Party Authorized Signatory - Service Link	A,B,C,D,E
Denise Hammond	3 <sup>rd</sup> Party Authorized Signatory - Service Link	A,B,C,D,E
Sheri Yoho	3 <sup>rd</sup> Party Authorized Signatory - Service Link	A,B,C,D,E

Document Title: Delegated Authorities Policy		
Classification: Private Delegated Authorities / Board of Directors Policies		
Doc. No.: 60009	Status: New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	DRAFT: 03/10/2010

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix D-1

Code Key to the Servicing Authorities	
A	Execute Listing Agreements for REO Properties
B	Execute REO Sales Contracts
C	Execute Escrow Instructions relating to REO Disposition
D	Approve HUD-1 Statements relating to REO Disposition
E	Execute Lender Disclosures relating to REO Disposition
F	Execute Assignments for properties in Foreclosure
G	Execute Affidavits of Debt for properties in Foreclosure
H	Execute Substitutions of Trustee for properties in Foreclosure
I	All Documents relating to Foreclosure & Bankruptcy actions
J	Execute Lost Note Affidavits and Loss Modification Affidavits relating to Loss Mitigation
K	Execute Assignments relating to Loss Mitigation
L	Execute Foreclosure Deeds
M	Subordination Agreements

*Continued on next page*

P&P Oversight: <input checked="" type="checkbox"/> Board of Directors <input type="checkbox"/> Management
Document Owner: Terry Laughlin, CEO & President
Prior Publication Date: 01/26/2010

## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix E<sup>1</sup>

#### Officers and Authorized Signatories Authorized to Execute Loan Modification Agreements

DAP Exhibit IV - Appendix E	
Name	Description
Steven T. Mnuchin	Chairman of the Board
Terry Laughlin	Chief Executive Officer & President
David Fawer	EVP
S. Blaw Abernathy	EVP, Special Projects
Anthony L. Ebers	EVP, Chief Operations Officer
Melissa Martinez	EVP, Chief Risk Officer
John D. Olinski	EVP, Chief Lending Officer
Michelle Minter	EVP, CEO Financial Freedom
Stephen R. Thompson	EVP, Chief Financial Officer
John Devereux	SVP, Home Builder / Commercial Real Estate
Scott Shepherd	SVP, Home Builder / Commercial Real Estate
Scott Van Dellen	EVP, Construction Lending
Inel Packer	SVP, Chief Financial Officer and Secondary Marketing Officer, Financial Freedom
Aaron D. Wade	SVP, Head of Capital Markets
William Glasgow, Jr.	SVP, Home Loan Servicing
Bart Vincent	SVP, CFO Home Loan Servicing
Eric Friedman	SVP, Default Management
Paul Hoffman	FVP, Construction Lending
Carol Norton	FVP, Reverse Mortgage Servicing Manager, Financial Freedom
Karen Mastro	FVP, Loss Mitigation Management
Ken Jancarz	FVP, Servicing Operations
Mike Stanford	FVP, Loss Mitigation Operations
Michael Bekes	FVP, Loss Mitigation Operations
Jay Jones	FVP, Credit Management
Brandon Latman	FVP, Marketing
Bart Lerud	VP, Cashiering
Tim Meyer	VP, Loss Mitigation Operations
Kelley Cooper-Spencer	VP, Loss Mitigation Operations

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

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## Delegated Authorities Policy

DAP Exhibit IV - Appendix E	
Name	Description
Heather Guern	VP, Loss Mitigation Operations
Fran Varner	VP, Credit Management
Scott Lamb	Supervisor, Loss Mitigation
Emmett Myatt	Supervisor, Loss Mitigation
Jessica Rogers	Supervisor, Loss Mitigation

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## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix F<sup>1</sup>

Officers and Authorized Signatories Authorized to Approve Losses incurred by Loans Serviced by Home Loan Servicing based on gross dollar loss and/or loss severity percentage.

DAP Exhibit IV - Appendix F				
Gross Loss	and/or	Loss Severity	Minimum Approval Level Required	Employee Name
<= \$125K	And	50%	Supervisor, Loss Mitigation	Scott Lamb Eminett Mvatt Jessica Rogers Elizabeth Hernandez
<= \$125K	And	80%	REO Senior Asset Manager, Default Risk Management	Vinay Agarwal Victor Aguilar Jeff Arnold Chris Baber Boomer Bean Beth Bing Ken Blaschke Steve Caruso Joe Cazares Sean Costarell Tim Derr Tony Evans Jim Fisher Rudy Flores David Green Shorouk Helo Ken LaBrack Pam Murphy Aracely Palacios-Davis Michael Pompa Jim Ransom Diane Schneider Matt Todryk Kelsey Traperas Eric VanSingel Gary Warburton
			Assistant Vice President, Default Risk Management	Brian Burnett Kristin Kemp Chamagne Williams
			Manager, Master Servicing Default	Linda Weaver

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

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## Delegated Authorities Policy

DAP Exhibit IV - Appendix F							
Gross Loss	and/or	Loss Severity	Minimum Approval Level Required	Employee Name			
<= \$125K	And	100%	Assistant Vice President, REO Sales	Louise Chavez			
			Manager, Default Risk Management	Jeannie Cisneros			
<= \$150K	And	80%	REO Senior Asset Manager, Default Risk Management	Vinay Agarwal Victor Aguilar Jeff Arnold Chris Baber Boomer Bean Beth Bing Ken Blaschke Steve Caruso Joe Cazares Sean Costarelli Tim Deir Tony Evans Jim Fisher Rudy Flores David Green Shorouk Helo Ken LaBrack Pam Murphy Aracely Palacios-Davis Michael Pompa Tim Ransom Diane Schneider Matt Todryk Kelsey Trapeiras Eric VanSinger Gary Warburton			
			Assistant Vice President, Default Risk Management	Kristin Kemp Brian Burnett			
			Manager, Master Servicing Default	Linda Weaver			
			Assistant Vice President, Default Risk Management	Chamagne Williams			
			Assistant Vice President, REO Sales	Louise Chavez			
			Manager, Default Risk Management	Jeannie Cisneros			
			<= \$250K	And	80%	Assistant Vice President, Default Risk Management	Chamagne Williams
						Assistant Vice President, REO Sales	Louise Chavez
						Manager, Default Risk Management	Jeannie Cisneros
			<= \$250K	And	100% +	Vice President, Credit Risk Management	Fran Varner
						Vice President, Loss Mitigation	Heather Guern Tim Meyer Kelly Spencer-Cooper
						Vice President, Default Risk Management	Terry Hunter Erica Johnson-Seck
Vice President, Cashiering	Bart Lerud						

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## Delegated Authorities Policy

DAP Exhibit IV - Appendix F				
Gross Loss	and/or	Loss Severity	Minimum Approval Level Required	Employee Name
<= \$250K	And	100% +	Vice President, Escrow Administration	Darcy Peters Darryl Williams
			First Vice President, Credit Risk Management	Jay Jones
			First Vice President, Special Servicing	Rick Faulk
<= \$350K	And	80%	Vice President, Credit Risk Management	Fran Varner
			Vice President, Loss Mitigation	Heather Guerin Tim Meyer Kelly Spencer-Connor
			Vice President, Default Risk Management	Terry Hunter Erica Johnson-Seck
			Vice President, Cashiering	Bart Lerud
			Vice President, Escrow Administration	Darcy Peters Darryl Williams
			First Vice President, Credit Risk Management	Jay Jones
			First Vice President, Special Servicing	Rick Faulk
<= \$350K	And	100% +	First Vice President, Loss Mitigation	Karen Mastro
			First Vice President, Servicing Operations	Ken Jancaz
			Senior Vice President, Credit Risk Management	Kurt Johnson
			Senior Vice President, Default Risk Management	Eric Friedman
<= \$500K	And	80%	First Vice President, Loss Mitigation	Karen Mastro
			First Vice President, Servicing Operations	Ken Jancaz
			Senior Vice President, Credit Risk Management	Kurt Johnson
			Senior Vice President, Default Risk Management	Eric Friedman
<= \$500K	And	100% +	Senior Vice President, Head of Servicing	Bill Glasgow
<= \$650K	And	100% +	Senior Vice President, Head of Servicing	Bill Glasgow
<= \$750K	And	100% +	Chief Operating Officer, Executive Vice President	Anthony L Ebers
<= \$750K	And	100% +	Chief Lending Officer, Executive Vice President	John D. Olinski

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## Delegated Authorities Policy

DAP Exhibit IV - Appendix F				
Gross Loss	and/or	Loss Severity	Minimum Approval Level Required	Employee Name
<= \$1M	And	100% +	Executive Vice President	David Fawer
> \$750K but <= \$1M	And	100% +	Chief Operating Officer, Executive Vice President and Chief Lending Officer, Executive Vice President	Anthony L. Ebers and John D. Olinski
Unlimited			Chairman of the Board	Steven T. Muehlen
			Chief Executive Officer & President	Terry Laughlin

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## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix F, (cont'd)

Personnel Authorized to Approve Losses incurred by Loans Serviced by Home Loan Servicing based on gross dollar loss and/or loss severity percentage.

#### Repair Authorizations

Amount	Minimum # of Bids Required	Minimum Approval Level Required
\$1,600	0	REO Initial property preservation service. No approval of standard flat fee required
<= \$5K	1	Specialist II - IV, Default Risk Management
<= \$8.5K	2	Supervisor, Default Risk Management
<= \$10K	2	Assistant Vice President/Manager, Default Risk Management, or Manager, Master Servicing Default
<= \$15K	3	Vice President, Default Risk Management, or REO Senior Asset Manager
<= \$20K	3	REO Sales Manager, Default Risk Management
<= \$30K	3	REO Vice President, Default Risk Management
<= \$50K	3	Senior Vice President within HHS
<= \$100K	3	Senior Vice President, Head of Servicing
<= \$250K	3	COO, Executive Vice President, or Management Committee Member
Unlimited	3	OneWest President, CEO or CFO

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## Delegated Authorities Policy

### DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

#### Appendix F-1

Types of Losses personnel in Appendix F are authorized to approve

Loss Type	
A.	Short Sale/Short Payoff/DIL on loans owned by OneWest and in OneWest securities
B.	Short Sale/Short Payoff/DIL on loans not owned by OneWest* (i.e., Whole Loan Deals and non-OneWest securities)
C.	Foreclosure Bids, REO Sales, Charge Offs and Legal Settlements for all loans
D.	Repair Authorizations - To secure or repair property during default, foreclosure or REO status.

\* Investor Approval required for all losses on loans in whole loan deals or non OneWest Securities where not delegated per terms of the underlying contract.

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