

Prepared By and Return To:
LandCastle Title, LLC
5110 Eisenhower Boulevard, Ste. 302A
Tampa, FL 33634

File No.: FL-044-01849-14-PUR

Property Appraiser's Parcel I.D. (folio) Number(s):
Tax Parcel ID: 1979234

SPECIAL WARRANTY DEED

THIS SPECIAL WARRANTY DEED made this JULY 29, 2014 by THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-OA7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA7 hereinafter called the grantor and David Mikel, a single man whose post office address is 8545 N Citrus Springs Blvd, Citrus Springs, Florida 34433, hereinafter called the grantee:

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representative and assigns of individuals, and the successors and assigns of corporations.)

WITNESSETH: That the grantor, for and in consideration of the sum of \$34,000.00 and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all the certain land situated in Citrus County, Florida, viz:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

Property Address: 40 New Florida Avenue, Beverly Hills, FL 34465

SEE EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF FOR INCUMBENCY STATEMENT

SEE EXHIBIT C ATTACHED HERETO AND MADE A PART HEREOF FOR POWER OF ATTORNEY

Subject to the following:

Any encumbrances, easements and restrictions of record, and taxes for the year 2014 and thereafter.

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

TO HAVE AND TO HOLD the same in Fee Simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in Fee Simple; that the grantor has good right and lawful authority to sell and convey said land; and hereby warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the said grantor, but against none other.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers duly authorized, the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
(Witness Signature)

Tracee Vanderlinden, REO Closer
(Print Name of Witness)

[Signature]
(Witness Signature)

Dhari Handy, REO Closer
(Print Name of Witness)

THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-OA7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA7

By: Select Portfolio Servicing, Inc., as Attorney-in-Fact

By: [Signature] 7-29-14

Print Name: _____

Its: PATRICK PITTMAN, DOC. CONTROL OFFICER

[Corporate Seal]

Address:

3815 South West Temple
Salt Lake City, UT 84115



STATE OF Utah
COUNTY OF Salt Lake

The foregoing instrument was acknowledged before me this 29 day of JULY, 2014, by PATRICK PITTMAN, DOC. CONTROL OFFICER of Select Portfolio Servicing, Inc., as Attorney-in-Fact for THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-OA7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA7, who is personally known to me or who has produced _____ as identification.

[Signature]
Notary Public

Printed Name: Holly W Lambert

My Commission Expires: 9-11-17

[Notary Seal]

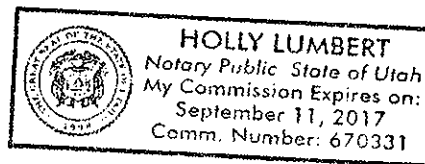
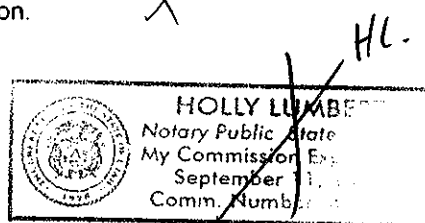


EXHIBIT A

Lot 3, Block 160, BEVERLY HILLS UNIT NUMBER SIX SECTION TWO, according to the map or plat thereof, as recorded in Plat Book 11, Page(s) 132 through 134, inclusive, of the Public Records of Citrus County, Florida.

**SELECT PORTFOLIO SERVICING, INC.
CERTIFICATE OF AUTHORITY**

I, Jason H. Miller am the duly appointed Secretary of Select Portfolio Servicing, Inc. (the "Corporation"), a corporation organized under the laws of the State of Utah, and do hereby certify as of the date of this certification that the following individuals have been duly elected by the Directors of the Corporation or appointed as otherwise authorized pursuant to the Corporation's Bylaws:

- A. The following Officers of the Corporation are duly elected, designated as Servicing Officers, and may act as such or such other similar positions as may be set forth under any servicing agreements, pooling and servicing agreements, custodial agreements, or similar documents, and are authorized, empowered and directed to take all action, to act as authorized signors, and to execute and deliver all documentation necessary in order to carry out the principal business activities of the Corporation:

Timothy J. O'Brien	President and Chief Executive Officer
Peter J. Crowley	Chief Financial Officer
Jeff T. Graham	Chief Compliance Officer
Jason H. Miller	Executive Vice President – General Counsel, Secretary
Darrin Dafney	Executive Vice President – Operations
Randhir Gandhi	Executive Vice President – Servicing Operations
Lester Cheng	Executive Vice President – Business Development
Bryan Symkoviak	Senior Vice President - Analytics
Jacqueline Johnson	Senior Vice President – Human Resources
Kevin Warren	Senior Vice President – Default Management
Joe Arico	Senior Vice President – Default Management
Jeffrey Young	Senior Vice President – Servicing Administration
Murali Palangantham	Senior Vice President – Information Technology
Candice Pitcher	Senior Vice President – Compliance
Jennifer Coleman	Senior Vice President – Loss Mitigation
Scott Hansen	Vice President and Assistant Secretary

- B. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, nondisclosure agreements, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced

by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Vice President**:

Susan Bassett	Nate Green	Curtis Pulsipher
Amanda Brinkerhoff	Michael (Bud) Hertig	Brock Riley
Jeffrey Cole	Mark Holliday	Anthony Rasquinha
Dennis Cook	Michael Kruger	Kevin Rucci
Shaun Dennerly	Casey Maxfield	Valerie Ruseler
April Dwyer	Michael Maynard	Michelle Simon
Matt Faiola	Chucks Nimmagadda	Russ Thomas
Kevin Funk	Timothy P. O'Shea	Dan Wardsworth
Jo-Ann Goldman	Greg Ott	

- C. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Document Control Officer**:

Adam Shields	Francia Gamez	Michelle Kirchhefer
Andrew Benefiel	Gary Cloward	Michelle Sandoval
Barbara Neale	Gina Burgess	Mike Sanders
Bernie Echt	Gina Hiatt	Mindy Leetham
Bill Koch	Hal Bruggeman	Monica Nielsen
Brandon Felt	Irma Villabroza	Nellie Allred
Bret Cline	Jamie Houston	Paige Bushnell
Brian Lanstra	Janalyn Lievano	Patrick Pittman
Bridget Williams	Jillian Jones Peacock	Paul Douglas
Carolyn Griffin	Jim Paulford	Randall Wessman
Chase Gorishek	Karter Nelson	Rebecka Mayoh
Dana Crawford	Kathryn Hill	Ryan Fullmer
Dave Hanson	Kathy Kerr	Ryan Hyland
David Coleman	Larry Bean	Scott Middle
David Recksiek	Laura Shepherd	Shanda Simmons
Deb Schroeder	Leanna Johnstun	Shelbie Hale
Denise Weston	Linda Kuerzi	Sioux Johnstone
Diana Memmott	Mark Syphus	Susan Lowry

Diane Weinberger
Doug Bohne
Dustin Stephenson
Eric Nelson

Melissa Smith
Mendi Leisure
Merlobel Custodio
Michael Rubino

Tina Martin
Zane Barton


- D. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, any and all documents necessary for offering, listing, and consummating the sale of real estate serviced by the Corporation, including, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **REO Asset Manager**:

Steven Astin
Shane Bentley
Terry Boren
Coty Evans
Cindy Hill

Dhari Handy
Jason Maughan
Joni McCloyn
Julee Metters
Karla Richards

Emma Shaner
Stacie Senge
Conrad Stribakos
Tracee Vanderlinden

Dated: July 31, 2013



Jason Miller
Secretary

Exhibit "C"

E 2805666 B 6027 P 853-857
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
05/28/2014 04:41 PM
FEE \$16.00 Pgs: 5
DEP RT REC'D FOR SELECT PORTFOLIO
SERVING INC

**EXHIBIT D
LIMITED POWER OF ATTORNEY**

Reference is hereby made to (x) each of the pooling and servicing agreements listed in Schedule 1 attached hereto, by and among The Bank of New York Mellon f/k/a The Bank of New York ("BNY Mellon"), as trustee, Countrywide Home Loans Servicing LP, as master servicer, Countrywide Home Loans, Inc., as seller, one or more additional sellers identified therein, and either of CWALT, Inc. or CWABS, Inc. or CWMBBS, Inc., as depositor (each, a "Pooling and Servicing Agreement" and collectively, the "Pooling and Servicing Agreements"), and (y) that certain settlement agreement (the "Settlement Agreement"), dated as of June 28, 2011, by and among BNY Mellon, in its capacity, as trustee or indenture trustee of certain mortgage-securitization trusts identified therein, Bank of America Corporation, Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP (f/k/a Countrywide Home Loans Servicing LP) (the "Master Servicer"), Countrywide Financial Corporation and Countrywide Home Loans, Inc. Capitalized terms used but not defined herein shall have the meaning ascribed to them in the Pooling and Servicing Agreements or the Settlement Agreement, as the context requires.

BNY Mellon, as Trustee under the Pooling and Servicing Agreements, hereby constitutes and appoints Select Portfolio Servicing, Inc. and its authorized officers (collectively, "SPS") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, (iv) defense of the Trustee in litigation and to resolve any litigation where SPS has an obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement, which settlement shall release with prejudice all claims and liabilities against BNY Mellon and will not result in admission of guilt by BNY Mellon or (v) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage, in each case solely in the performance of SPS's duties and obligations in respect of Mortgage Loans that are then being subserviced by SPS pursuant to a subservicing agreement (the "Subservicing Agreement") with the Master Servicer, then in effect in accordance with the terms of the Settlement Agreement. BNY Mellon also grants unto said attorneys-in-fact and agents, and each of them, subject to the foregoing limitations, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii), (iii), (iv) and (v) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof; provided that this instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact and agents to do any act or execute any document on behalf of BNY Mellon not specifically described herein.

For the purposes of clarification, but not limitation, BNY Mellon grants unto said attorneys-in-fact and agents, and each of them the full power and authority to (x) execute, acknowledge, seal and deliver deeds, deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage and other recorded documents, tax authority notifications and other instruments of sale, conveyance and transfer, full or partial releases and subordinations, each appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary and proper to effect the execution, delivery, conveyance, recordation or filing of said documents; (y) execute and deliver affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaint, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays and other documents or notice filings on behalf of the Trustee in connection with foreclosure, bankruptcy and eviction actions; and (z) endorse and/or assign any borrower or Mortgagor's check or negotiable instrument received by SPS as a payment under a Mortgage Loan.

Nothing in this Limited Power of Attorney shall be deemed to amend or modify the Pooling and Servicing Agreements, the Settlement Agreement, the applicable Subservicing Agreement or the respective rights, duties or obligations of SPS thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder. Without limiting the generality of the foregoing, this Limited Power of Attorney does not provide, and shall not be read so as to provide, SPS with the power to perform or undertake actions which SPS is not authorized to take pursuant to the applicable Subservicing Agreement or that the Master Servicer is not authorized to take pursuant to the applicable

SCHEDULE 1

CWABS

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-IM3

CWALT

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2005-27, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-27

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-38, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-38

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CWALT INC. ALTERNATIVE LOAN TRUST 2005-51, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-51

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-56, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-56

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CWALT INC. ALTERNATIVE LOAN TRUST 2005-59, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-59

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-76, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-76

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-80CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-80CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-81, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-81

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-85CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-85CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-19CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-2CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-2CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-41CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-41CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-43CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-43CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-6CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-6CB

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA11

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OA17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA17

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA19, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA19

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA2

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA21, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA21

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA3

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA7



THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC10

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC11

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC2

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC5 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC5

Pooling and Servicing Agreement. In addition, each attorney-in-fact and agent is only authorized to act pursuant to this Limited Power of Attorney in a manner which complies with all applicable laws, rules and regulations.

SPS shall indemnify, defend and hold BNY Mellon and its successors and assigns harmless, from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever, arising out of, related to or in connection with any misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby. Acceptance of this Limited Power of Attorney by SPS, or the taking by SPS of any action pursuant to this Limited Power of Attorney, shall be deemed an agreement and acceptance by SPS of this indemnity obligation.

The rights, power, and authority of said attorneys-in-fact and agents granted in this Limited Power of Attorney will commence and be in full force and effect on the date of execution and such rights, powers, and authority will remain in full force and effect until the earlier of (x) 11:59 p.m., New York City time, on the date that is 2 year[s] from such date and (y) the date, if any, on which SPS is no longer an "Approved Subservicer" under the Settlement Agreement; provided, however, that BNY Mellon may terminate this Limited Power of Attorney prior to such date by delivering a written notice of revocation to SPS, with a copy to the Master Servicer.

THE BANK OF NEW YORK MELLON F/K/A
THE BANK OF NEW YORK, as Trustee

Witness: AP
Alexander Puglise

By: [Signature]
Gavin Tsang
Vice President

Witness: [Signature]
Antonia DePinto

By: [Signature]
Loretta A. Lundberg
Managing Director

STATE OF: New York
COUNTY OF: New York

On the 31st day of March in the year 2014 before me, the undersigned, personally appeared Gavin Tsang and Loretta A. Lundberg, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

IN WITNESS THEREOF, I have hereunto set my hand and affixed by official seal the day and year in this certificate first above written.

[Signature]
Notary Public

LEELA RAGBARSINGH
Notary Public - State of New York
No. 01-RA6285466
Qualified in New County
My Commission Expires 07/22/2017

