

Return To:

ServiceLink
1400 Cherrington Parkway
Moon Township, PA 15108

Mail Tax Statements To:

The Bank Of New York Mellon Trust Company, N.A
3637 Sentara Way
Virginia Beach, VA 23452

Ref. #: 160374938

QUIT CLAIM DEED

Made this 14th day of June, 2017, by and between GMAC MORTGAGE, LLC. c/o Ocwen Loan Servicing, LLC, whose address is 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, as Grantor, and THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., as FHA Qualified Trustee for ResCap Liquidating Trust, whose address is 500 Ross Street, 12th Floor, Pittsburgh, PA 15262, as Grantee.

Witnesseth, that said Grantor, for in consideration of the sum of TEN and 00/100 (\$10.00) DOLLARS, and other good and valuable considerations in hand paid by Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantee forever, all the right, title, interest, claim and demand which the said Grantor has in and to the following described lot, piece or parcel of land, situate, lying and being in Bay County, State of Florida, to-wit:

SEE COMPLETE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"

Property Address: 12120 Holly Lane, Fountain, FL 32438

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 in equity, to the only proper use, benefit and behalf of the said Grantee forever.

In witness whereof, Grantor has hereunto set a hand the day and year first written above.

GMAC MORTGAGE, LLC

By: **LOANCARE, LLC, as Attorney-in-Fact by a limited power of attorney**

By: *Shanna Simmons*

Title: Assistant Secretary

SHANNA SIMMONS
Printed Name

** SEE Exhibit B*

Signed and delivered in our presence:

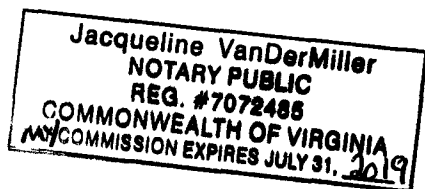
[Signature]
Witness
KIMLY FRANCIS
Printed Name

[Signature]
Witness
TIM DUNAKIN
Printed Name

COMMONWEALTH OF VIRGINIA

City of VIRGINIA BEACH to wit:

The foregoing Quitclaim Deed was acknowledged before me this 14th day of June, 2017, by SHANNA SIMMONS who is a/the Assistant Secretary of LoanCare, LLC as Attorney-in-Fact by a limited power of Attorney for GMAC MORTGAGE, LLC.



Jacqueline VanDerMiller
Notary Public
My Commission Expires: July 31, 2019
JACQUELINE VANDERMILLER
Printed Name

No title search was performed on the subject property by the preparer. The preparer of this deed makes neither representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents; no boundary survey was made at the time of this conveyance.

This Document Prepared By:
Express Legal Dox, LLC
11100 66th Street Suite 28, Largo, FL 33773

Exhibit "A"

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF BAY, STATE OF FLORIDA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 18, RAY PROPERTY, UNRECORDED: COMMENCE AT THE NORTHEAST CORNER OF SECTION 27, TOWNSHIP 2 NORTH, RANGE 12 WEST OF BAY COUNTY, FLORIDA; THENCE SOUTH 00 DEGREES 23 MINUTES 36 SECONDS WEST FOR 2,148.54 FEET; THENCE NORTH 87 DEGREES 37 MINUTES 22 SECONDS WEST, 800.0 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 87 DEGREES 37 MINUTES 22 SECONDS WEST, ALONG THE CENTERLINE OF A 60 FOOT ROADWAY FOR 400.0 FEET; THENCE SOUTH 00 DEGREES 23 MINUTES 36 SECONDS WEST, 550.0 FEET; THENCE SOUTH 87 DEGREES 37 MINUTES 22 SECONDS EAST, 400.0 FEET; THENCE NORTH 00 DEGREES 23 MINUTES 36 SECONDS EAST, 550.0 FEET TO THE POINT OF BEGINNING. SUBJECT TO A STRIP OF LAND 30 FEET IN WIDTH RUNNING ALONG THE NORTHERLY BOUNDARY LIMITED AND RESTRICTED FOR ROADWAY USE. TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A FIXTURE AND APPURTENANCE THERETO: 1994, MERIT, BEARING ID NOS. FLHMLCP34811037A / FLHMLCP34811037B.

Property Address: 12120 Holly Lane, Fountain, FL 32438

* Exhibit B

GMAC MORTGAGE, LLC

CERTIFICATE OF ASSISTANT SECRETARY

I, Carolyn B. Traczykiewicz, Assistant Secretary of GMAC Mortgage, LLC (the "Company"), hereby certify that the following is a true and correct copy of the resolution(s) adopted by the Board of Directors of the Company by the Unanimous Written Consent dated January 18, 2011, which resolution(s) I certify to be in full force and effect on the date hereof.

RESOLVED, that the persons hereinafter designated are authorized to execute and deliver in the name and on behalf of the Company, with or without its company seal, such instruments, documents, or agreements (and any amendments, modifications, revisions, terminations, or rescissions thereto) relating to or affecting the property or business and affairs of the Company as set forth in the following resolutions and to perform the obligations to be performed thereunder, whether acting directly on behalf of the Company or acting on behalf of a third party under a power of attorney made by such third party in favor of the Company. For the purpose of this Unanimous Consent to Action, the terms "Category 1 Authorized Officer," "Category 2 Authorized Officer," "Category 3 Authorized Officer" and "Category 4 Authorized Officer" are defined as follows:

"Category 1 Authorized Officer" shall mean the President, Chief Executive Officer, Chief Financial Officer, Treasurer, or Secretary of the Company.

"Category 2 Authorized Officer" shall mean any Executive Vice President, Senior Vice President or Vice President of the Company.

"Category 3 Authorized Officer" shall mean (i) any Assistant Vice President, Assistant Treasurer, Assistant Secretary, of the Company or (ii) any person holding as of the date hereof the previous title of Limited Signing Officer for the Company or (iii) any person designated as a Category 3 Authorized Officer or (iv) any other person appointed as a Category 3 Authorized Officer of the Company by the Board of Directors of the Company or by the General Counsel or Secretary of the Company pursuant to Section 6 below.

"Category 4 Authorized Officer" shall mean (i) any person holding as of the date hereof the previous title of Limited Signing Officer REO Asset Management for the Company, (ii) any person designated as a Category 4 Authorized Officer or (iii) any person appointed as a Category 4 Authorized Officer of the Company by the Board of Directors or by the General Counsel or Secretary of the Company pursuant to Section 6 below.

1. Any Category 1 Authorized Officer, acting alone, is authorized to execute and deliver;
 - a) Conveyances of any personal property.
 - b) Any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in conducting the business of the Company, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities for which authority may be granted by another resolution of the Board of Directors.

- c) Any and all instruments, documents, or agreements that a Category 2 Authorized Officer is authorized to execute pursuant to this Unanimous Consent to Action.
2. Any Category 2 Authorized Officer, acting alone, is authorized to execute and deliver:
- a) Conveyances of any personal property for a consideration of \$300,000.00, or less.
 - b) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, lost note affidavits, and note endorsements relating to real estate loans held by the Company, either in its own behalf or in a fiduciary or agency capacity.
 - c) Full or partial releases, subordinations, satisfactions and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates.
 - d) Loan and/or loan servicing acquisition agreements and loan and/or loan servicing sale agreements, including participation agreements and participation certificates, broker agreements, commitment letters with customers, indemnification agreements, workout agreements and settlement agreements.
 - e) Loan servicing agreements and loan sub-servicing agreements, including servicing and sub-servicing agreements and related documents necessary in connection with third party securitizations of mortgage loans serviced by the Company.
 - f) Any and all instruments, documents, or agreements relating to an individual loan closing, including, but not limited to, matters relating to the application for HUD insurance, private mortgage insurance, or a VA loan guarantee.
 - g) Any Power of Attorney as the officer deems necessary or appropriate for the transaction of business on behalf of the Company.
 - h) Applications for any required state or federal license, permit or similar authorization as from time to time may be necessary for the Company to lawfully engage in its business. All applications for renewal of any state or federal license, permit or similar authorization as from time to time may be necessary for the Company to lawfully continue to engage in its business.
 - i) "Doing Business" qualification forms or annual reports.
 - j) Any other instrument, document or agreement which may be necessary, proper or expedient in conducting the business of the Company of an aggregate value not to exceed \$300,000.00.
 - k) Any and all instruments, documents, or agreements that a Category 3 Authorized Officer or Category 4 Authorized Officer is authorized to execute pursuant to this Unanimous Consent to Action.
3. Any Category 3 Authorized Officer, acting alone is authorized to execute, and deliver:

- a) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, powers of attorney, lost note affidavits, and note endorsements, loan commitments but only if such instruments, documents, or agreements (i) relate to one-to-four family real estate loans held by the Company, either in its own behalf or in a fiduciary or agency capacity, and (ii) are intended to transfer beneficial interest to Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, the Company or Residential Funding Company, LLC, bond agencies, private investors and/or home equity securitizations.
 - b) Full or partial releases, satisfactions, subordinations, and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates, but only if such instruments, documents, or agreements relate to one-to-four family mortgage loans held by the Company, either in its own behalf or in a fiduciary or agency capacity.
 - c) Deed under Power, Substitution of Trustee, Special Warranty Deeds, Assignments, General Warranty Deeds, Grant Deeds, Allonges, Affidavits, Loss Assignment Affidavits, Forbearance Agreements, Quit Claim Deeds or any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in connection with foreclosure proceedings or REO property sales in which the Company is involved as owner, mortgagee or in a similar capacity.
 - d) Any documents relating to mortgage origination, consolidation, extension and modification agreements that require signature of the Company.
 - e) Any and all instruments, documents, or agreements that a Category 4 Authorized Officer is authorized to execute pursuant to this Unanimous Consent to Action.
4. Any Category 4 Authorized Officer shall have the limited authority to execute REO listing agreements, State Purchase Agreements and REO riders, amendments, or addendums to the State Purchase Agreements on behalf of the Company.
 5. In addition to the foregoing, the Board of Directors or any two Category 1 Authorized Officers may, by filing a written authorization with the Secretary of the Company, designate any person, whether an employee of the Company or not, to execute on behalf of the Company such instruments, documents, or agreements as are specified in such written authorization subject to the limitations contained therein, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities. Any person so designated in such written authorization shall have such authority as is specifically set forth therein, and may exercise such authority in the capacity of an "Authorized Officer" of the Company, or in any other official capacity such person has with respect to the Company. Revocation of any such authority, in whole or in part, shall likewise be filed with the Secretary. In no instance shall any individual have the authority, acting alone, to designate himself or herself as an Authorized Officer.
 6. In addition to the foregoing, the General Counsel or Secretary of the Company, may, by filing a written authorization with the Company, designate any person (whether or not employed by the Company) as a Category 3 Authorized Officer or Category 4 Authorized Officer.

7. The above stated instruments, documents, and agreements may be executed by any authorized person as stated in the foregoing resolution when bearing or purporting to bear the signature of such person in facsimile form. All documents signed prior to the date of this Unanimous Consent to Action in facsimile format are hereby ratified, and affirmed. Unless prohibited by or inconsistent with the Company's Limited Liability Company Agreement, resolution or policy, an Authorized Officer may execute a document by any means recognized by applicable law including, but not limited to, the creation of an electronic signature.
8. The Secretary shall designate by name any Assistant Secretary who is authorized to execute corporate certifications for this Company, and shall file such designation in the Company record books.

FURTHER RESOLVED, that when executing any instruments, documents, or agreements (and any amendments, modifications, revisions, terminations, or rescissions thereto) that a person is hereby authorized to execute, such person may (i) describe his or her title and/or signing capacity as "Authorized Officer" (without designating to which category of Authorized Officer such person belongs) or (ii) execute such instruments, document or agreements in any other official capacity such person has with respect to the Company;

FURTHER RESOLVED, that all acts of the Authorized Officers of the Company, whose acts would have been authorized by virtue hereof except that such acts were taken prior to the adoption of these resolutions, are hereby severally ratified, confirmed, and adopted as acts in the name and on behalf of the Company, regardless of the title or capacity in which such persons took such acts.

I further certify that the following are duly elected, qualified and acting officers and hold the position as stated opposite their names as of the date set forth below:

Steven M. Abreu	Board of Directors
Steven M. Abreu	President
Steven M. Abreu	Secretary
Andra Adams	Category 3 Authorized Officer
Juan Antonio Aguirre	Category 3 Authorized Officer
Juan Antonio Aguirre	Category 4 Authorized Officer
Don Albers	Category 3 Authorized Officer
Don Albers	Category 4 Authorized Officer
John Albor	Vice President
Belinda Alexander	Vice President
Robert Allen	Category 4 Authorized Officer
Angelina Anderson	Category 4 Authorized Officer
Heather Anderson	Category 3 Authorized Officer
Jonathan P. Andrews	Assistant Secretary
Tanya N. Anthony	Limited Signing Officer
Amber D. Aplara	Category 3 Authorized Officer
James Aretakis	Assistant Treasurer
James Aretakis	Chief Tax Officer
Evette Arrington	Category 3 Authorized Officer
Evette Arrington	Category 4 Authorized Officer
Albert Augustine	Category 3 Authorized Officer
Albert Augustine	Category 4 Authorized Officer
Gina Avila	Limited Signing Officer
Mary Backora	Limited Signing Officer

Cassie Bagenstos	Category 3 Authorized Officer
Cassie Bagenstos	Category 4 Authorized Officer
Nicole Bain	Category 4 Authorized Officer
Debbie Baker	Category 4 Authorized Officer
Lorraine Balara	Category 3 Authorized Officer
Lorraine Balara	Category 4 Authorized Officer
Lauren Balderach	Category 4 Authorized Officer
Lauren Balsamo	Category 3 Authorized Officer
Amber Barham	Category 3 Authorized Officer
Boyd Barham	Category 3 Authorized Officer
Boyd Barham	Category 4 Authorized Officer
Natoma Bates	Category 4 Authorized Officer
Michael Sean Batson	Category 3 Authorized Officer
Michael Sean Batson	Category 4 Authorized Officer
Leslie Benner	Senior Vice President
Michael Bennett	Category 3 Authorized Officer
Michael Bennett	Category 4 Authorized Officer
Scott Bensend	Category 3 Authorized Officer
Hu A. Benton	Assistant Secretary
Jacquelyn Berggren	Category 3 Authorized Officer
Jacquelyn Berggren	Category 4 Authorized Officer
Cynthia L. Berry	Category 3 Authorized Officer
Patrick Bevan	Limited Signing Officer
Patrick Bevan	Category 3 Authorized Officer
Natalie Bier	Category 3 Authorized Officer
Marnessa Birckett	Category 3 Authorized Officer
Garrett Bird	Category 4 Authorized Officer
Jeffrey Blaschko	Limited Signing Officer
JoAnn Bleeker	Category 3 Authorized Officer
Lori Blue	Vice President
Sewit Bocresion	Senior Vice President
Jill Bohlken	Vice President
Patricia Bollard	Limited Signing Officer
Colleen Bonifaz	Category 4 Authorized Officer
Christie Bouchard	Category 3 Authorized Officer
Margaret Boutcher	Vice President
Diane L. Bowser	Senior Vice President
Veronica Boxley	Category 3 Authorized Officer
Veronica Boxley	Category 4 Authorized Officer
Cager Bradley	Category 3 Authorized Officer
Cager Bradley	Category 4 Authorized Officer
Eric C Brewer	Category 3 Authorized Officer
Katie Brewer	Vice President
Meredith Brewer	Category 3 Authorized Officer
Meredith Brewer	Category 4 Authorized Officer
Sandy Broughton	Category 3 Authorized Officer
Sandy Broughton	Category 4 Authorized Officer
Jenny Brouwer	Category 3 Authorized Officer
Vicki Browning	Category 4 Authorized Officer

Molly Brown	Category 4 Authorized Officer
Rita Bucolo	Limited Signing Officer
Jacob Bustos	Category 4 Authorized Officer
Thomas K. Cahill	Vice President
Samantha Campbell	Category 3 Authorized Officer
Samantha Campbell	Category 4 Authorized Officer
John Castagna	Category 3 Authorized Officer
Kristi M. Caya	Limited Signing Officer
Carol Chapman	Category 3 Authorized Officer
Carol Chapman	Category 4 Authorized Officer
Diane Citron	Senior Vice President
Lisa Clark	Category 3 Authorized Officer
Lisa Clark	Category 4 Authorized Officer
Alexis Clinton	Category 3 Authorized Officer
Alexis Clinton	Category 4 Authorized Officer
Perry Coleman	Category 3 Authorized Officer
Perry Coleman	Category 4 Authorized Officer
Pam Collins	Category 4 Authorized Officer
Adam Cooper	Category 3 Authorized Officer
Scott Corcoran	Category 4 Authorized Officer
Linda M. Corrigan	Vice President
Chantay Cox	Category 3 Authorized Officer
Chantay Cox	Category 4 Authorized Officer
Kevin Crecco	Category 3 Authorized Officer
Kevin Crecco	Category 4 Authorized Officer
Tina Cronbaugh	Category 3 Authorized Officer
David Cunningham	Category 3 Authorized Officer
David Cunningham	Category 4 Authorized Officer
Jenna Curran	Category 3 Authorized Officer
Jenna Curran	Category 4 Authorized Officer
Lori Ann Dasch	Category 3 Authorized Officer
Lori Ann Dasch	Category 4 Authorized Officer
Vickie Day	Category 3 Authorized Officer
Marcella DeCerbo	Category 3 Authorized Officer
Jody Delfs	Category 3 Authorized Officer
Donald T. Dempsey	Category 3 Authorized Officer
Donald T. Dempsey	Category 4 Authorized Officer
Karen L. Derrick	Vice President
Elizabeth M. DeSilva	Limited Signing Officer
Joseph A. DeStasio	Vice President
Mary DeVita	Category 3 Authorized Officer
Patrick Dickson	Category 4 Authorized Officer
Vince DiFiglia	Vice President
Dana Dillard	Senior Vice President
Nancy Dilworth	Category 3 Authorized Officer
Nancy Dilworth	Category 4 Authorized Officer
Catherine M. Dondzila	Chief Accounting Officer
Catherine M. Dondzila	Controller
Brandy Douglas	Category 3 Authorized Officer

Brandy Douglas	Category 4 Authorized Officer
Marie Dress Hochreiter	Limited Signing Officer
Edward Dufner	Category 3 Authorized Officer
Jeffrey Dunn	Category 3 Authorized Officer
Carsten Earl	Category 3 Authorized Officer
Judy A. Faber	Category 3 Authorized Officer
David Face	Vice President
Tommy Fant	Category 3 Authorized Officer
Tommy Fant	Category 4 Authorized Officer
Kathleen Farnon	Vice President
Jorie Fazio	Category 4 Authorized Officer
Erik Ferguson	Senior Vice President
Sandra G. Gutierrez	Vice President
Matthew Ferragame	Category 3 Authorized Officer
Matthew Ferragame	Category 4 Authorized Officer
Jamie Fisher	Assistant Secretary
Jaci Fisher	Category 3 Authorized Officer
Jaci Fisher	Category 4 Authorized Officer
Donna Fitton	Limited Signing Officer
Mark Fleming	Vice President
Patrick Fleming	Vice President
Patrica Ford	Vice President
Michelle Forgacic	Category 3 Authorized Officer
Elizabeth Foust	Category 3 Authorized Officer
Timothy Fricke	Category 3 Authorized Officer
Timothy Fricke	Category 4 Authorized Officer
Ann Friedline	Limited Signing Officer
Kim Fritz	Category 3 Authorized Officer
Kim Fritz	Category 4 Authorized Officer
Barb Frost	Category 3 Authorized Officer
Laura Furtick	Limited Signing Officer
Gwyn Gabaly	Limited Signing Officer
Patricia Gary	Category 3 Authorized Officer
Tyler Gent	Category 3 Authorized Officer
Tyler Gent	Category 4 Authorized Officer
Alana Gerhart	Category 3 Authorized Officer
Lisa M. Gess	Executive Vice President
Rosemarie Gimpel	Limited Signing Officer
Rosemarie Gimpel	Category 3 Authorized Officer
Adam Glassner	Executive Vice President
Wilder Gomez	Category 3 Authorized Officer
Wilder Gomez	Category 4 Authorized Officer
Rolando Gonzalez	Category 3 Authorized Officer
Rolando Gonzalez	Category 4 Authorized Officer
Tyler Gosselin	Category 3 Authorized Officer
Tyler Gosselin	Category 4 Authorized Officer
Kathleen Gowen	Category 3 Authorized Officer
Rustin Gradke	Category 4 Authorized Officer
Lynn Grasso-Moon	Vice President

Jeffrey Gravelle	Senior Vice President
Courtney Green	Category 4 Authorized Officer
Chad Greenfield	Category 3 Authorized Officer
Steven Green	Limited Signing Officer
Scott Griffith	Vice President
Eric Groonwald	Limited Signing Officer
Donna Valerius Gross	Category 3 Authorized Officer
Albert Gruber	Category 3 Authorized Officer
Albert Gruber	Category 4 Authorized Officer
Elliott Grumer	Senior Vice President
Heriberto Gutierrez	Category 3 Authorized Officer
Heriberto Gutierrez	Category 4 Authorized Officer
Rebecca Hahn	Vice President
Susan Hamlin	Vice President
Tammy Hamzehpour	General Counsel
Elizabeth Harbaugh	Category 3 Authorized Officer
Jennifer Harken	Category 3 Authorized Officer
Heather Harper	Category 3 Authorized Officer
David Harriott	Category 3 Authorized Officer
David Harriott	Category 4 Authorized Officer
Christine Hasson	Vice President
Anna Hauge	Category 3 Authorized Officer
William M. Hayward	Category 4 Authorized Officer
Brian Heider	Category 4 Authorized Officer
Vickie Hickson	Category 3 Authorized Officer
Vickie Hickson	Category 4 Authorized Officer
Charles R. Hoecker	Senior Vice President
Laura Hoodjer	Category 3 Authorized Officer
Kenneth Horne	Category 3 Authorized Officer
Kenneth Horne	Category 4 Authorized Officer
Robert L. Horn	Vice President
Jason Houle	Category 3 Authorized Officer
Jason Houle	Category 4 Authorized Officer
Craig Hounsel	Category 4 Authorized Officer
Lisa K. Howard	Category 3 Authorized Officer
Lisa K. Howard	Category 4 Authorized Officer
John Hromy	Assistant Secretary
Michelle Humann	Category 4 Authorized Officer
Horace Hunter	Category 3 Authorized Officer
Horace Hunter	Category 4 Authorized Officer
Joseph Hutchison	Vice President
Geoff Hynes	Category 3 Authorized Officer
Geoff Hynes	Category 4 Authorized Officer
Martin Hynes	Category 3 Authorized Officer
Cassandra Inouye	Category 3 Authorized Officer
Camille Baker	Category 4 Authorized Officer
Anne M. Janiczek	Senior Vice President
Teneka Jenkins	Category 3 Authorized Officer
William Jensen	Category 3 Authorized Officer

Arkeshia Johnson	Category 3 Authorized Officer
Arkeshia Johnson	Category 4 Authorized Officer
Erika Johnson	Limited Signing Officer
Tamika Johnson	Category 3 Authorized Officer
Katrina Jordan	Category 3 Authorized Officer
Charlotte E. Julion	Category 3 Authorized Officer
Michael Kacergis	Category 3 Authorized Officer
Julie A. Kacher	Vice President
Heidi Karns	Category 3 Authorized Officer
Patricia Karpowicz	Category 3 Authorized Officer
Patricia Karpowicz	Category 4 Authorized Officer
Rhonda Kastli	Category 3 Authorized Officer
Varinder Kaur	Category 3 Authorized Officer
Varinder Kaur	Category 4 Authorized Officer
Helen Kayle	Category 3 Authorized Officer
Jackie Keeley	Category 3 Authorized Officer
Jackie Keeley	Category 4 Authorized Officer
Robert Keeton	Vice President
Deanna Horst	Vice President
Patricia Kelleher	Category 3 Authorized Officer
Patricia Kelleher	Category 4 Authorized Officer
Jenna Kemp	Senior Vice President
Tom Kennedy	Category 3 Authorized Officer
Tom Kennedy	Category 4 Authorized Officer
Dominee Kerr	Category 3 Authorized Officer
Dominee Kerr	Category 4 Authorized Officer
John Kerr	Category 3 Authorized Officer
John Kerr	Category 4 Authorized Officer
Timothy S. Kitt	Senior Vice President
Peter Keith Knapp	Category 3 Authorized Officer
Peter Keith Knapp	Category 4 Authorized Officer
Deborah Knotts	Senior Vice President
Cindy Kovacevic	Limited Signing Officer
Charles Kraft	Vice President
LeeAnne Kramer	Category 3 Authorized Officer
William Kropp	Category 3 Authorized Officer
William Kropp	Category 4 Authorized Officer
Renea Krueger	Category 3 Authorized Officer
Renea Krueger	Category 4 Authorized Officer
Cathy Kuhrt	Assistant Secretary
Cathy Kuhrt	Category 3 Authorized Officer
Jarrod Kurtright	Category 3 Authorized Officer
Jarrod Kurtright	Category 4 Authorized Officer
Mary Ladd	Category 3 Authorized Officer
Mary Ladd	Category 4 Authorized Officer
Frances L. Landue	Limited Signing Officer
Jennifer Latzka	Limited Signing Officer
Charles Laubach	Vice President
Rosemary Laube	Category 4 Authorized Officer

Coralce (Cory) A. Lehman	Limited Signing Officer
Robert Lelli	Category 3 Authorized Officer
Robert Lelli	Category 4 Authorized Officer
Jeff Lemieux	Senior Vice President
Ashley Lindholm	Category 3 Authorized Officer
Ashley Lindholm	Category 4 Authorized Officer
Trent Littleton	Vice President
Marie Lockwood	Category 3 Authorized Officer
Jerry Lombardo	Global Funding & Liquidity Executive
Jerry Lombardo	Treasurer
Jennifer Love	Category 3 Authorized Officer
Dannette Lowe	Category 3 Authorized Officer
Ann Macheak	Category 3 Authorized Officer
James Magee	Vice President
Lisa Magnuson	Category 3 Authorized Officer
Lisa Magnuson	Category 4 Authorized Officer
Craig Markley	Category 3 Authorized Officer
Craig Markley	Category 4 Authorized Officer
William J. Marx	Assistant Treasurer
Randy Matheus	Limited Signing Officer
Randy Matheus	Category 3 Authorized Officer
Stephen Tige Maxwell	Category 3 Authorized Officer
Stephen Tige Maxwell	Category 4 Authorized Officer
Matt McBride	Category 4 Authorized Officer
Sonya McCumber	Limited Signing Officer
Matt McFee	Category 3 Authorized Officer
Matt McFee	Category 4 Authorized Officer
Michael McIntyre	Limited Signing Officer
Brian McKinney	Vice President
Anthony McLaughlin	Category 3 Authorized Officer
Anthony McLaughlin	Category 4 Authorized Officer
Hattie McLaughlin	Vice President
Noel McNally	Vice President
James A. McQuaide	Vice President
Andrea Mease	Category 3 Authorized Officer
Andrea Mease	Category 4 Authorized Officer
Scott W. Medrow	Vice President
Jennifer Meester	Category 3 Authorized Officer
Susan R. Meier	Vice President
Melissa Melvin	Assistant Secretary
Darsi Meyer	Senior Vice President
Feyera Milkessa	Vice President
Helen Miller	Category 3 Authorized Officer
Mary A. Miller	Category 3 Authorized Officer
Edna Mitchell	Category 4 Authorized Officer
John Mongelluzzo	Vice President
Joanne Moore	Category 3 Authorized Officer
Joanne Moore	Category 4 Authorized Officer
Rachel Moore	Category 3 Authorized Officer

Nicole Moreland	Category 3 Authorized Officer
Nicole Moreland	Category 4 Authorized Officer
Stephen Morfeld	Senior Vice President
Nancy Morphis	Category 4 Authorized Officer
Mary Morris	Vice President
Sara Mundell	Category 4 Authorized Officer
Ernesto Munoz	Category 3 Authorized Officer
Ernesto Munoz	Category 4 Authorized Officer
Edward Muscovitch	Vice President
Ricky Narramore	Category 3 Authorized Officer
Ricky Narramore	Category 4 Authorized Officer
Heidi Navarro	Category 3 Authorized Officer
Sally Nelson	Category 3 Authorized Officer
Ginny Niedert	Category 3 Authorized Officer
Chris Nitkiewicz	Category 3 Authorized Officer
Chris Nitkiewicz	Category 4 Authorized Officer
Mary Susan Nocero	Vice President
Peter Nocero	Category 3 Authorized Officer
Sandra L. Oakes	Assistant Secretary
Coleen O'Donnell	Limited Signing Officer
Teresa Olson	Category 3 Authorized Officer
Clothilde Ortega	Limited Signing Officer
Stephanie Owens	Category 3 Authorized Officer
Marcell G. Pace	Category 3 Authorized Officer
Dacari Palmer	Category 3 Authorized Officer
Rachel Patel	Category 3 Authorized Officer
Rachel Patel	Category 4 Authorized Officer
Brandi Pecenka	Category 3 Authorized Officer
Joseph A. Pensabene	Chief Servicing Officer
Joseph A. Pensabene	Executive Vice President
Scott Permar	Limited Signing Officer
Alexander Peters	Category 4 Authorized Officer
Charity Peterson	Limited Signing Officer
Amber Pett	Category 3 Authorized Officer
Amber Pett	Category 4 Authorized Officer
Nora Pio	Vice President
Stephanie Pizzino	Limited Signing Officer
Martin J. Postel	Vice President
Cathy Powell	Senior Vice President
Erika Puentes	Category 3 Authorized Officer
Cheryl L. Hager	Vice President
Beverly Quaresima	Limited Signing Officer
Rachel Ragsdale	Category 3 Authorized Officer
Jacob Randell	Category 3 Authorized Officer
Jacob Randell	Category 4 Authorized Officer
Michael Rapp	Category 3 Authorized Officer
Michael Rapp	Category 4 Authorized Officer
Myron Ravelo	Category 3 Authorized Officer
Laura E. Reichel	Vice President

Sandy Reyelts	Limited Signing Officer
Matthew Richey	Category 3 Authorized Officer
Matthew Richey	Category 4 Authorized Officer
Denise Rinear	Vice President
Robert Rodriguez	Category 3 Authorized Officer
Robert Rodriguez	Category 4 Authorized Officer
Kari Roe	Category 3 Authorized Officer
Catherine Rogers	Category 3 Authorized Officer
Catherine Rogers	Category 4 Authorized Officer
Paula Rosato	Category 3 Authorized Officer
Paula Rosato	Category 4 Authorized Officer
Richard P. Ross	Category 3 Authorized Officer
John G. Ruckdaschel	Assistant Secretary
Frank G. Ruhl	Vice President
Monica Salazar	Category 4 Authorized Officer
Vincent Saldutti	Category 3 Authorized Officer
Vincent Saldutti	Category 4 Authorized Officer
Kathy Santin	Category 3 Authorized Officer
Douglas Schaeffer	Vice President
Curtis Schares	Vice President
Tracie Schmidheiser	Category 3 Authorized Officer
Tracie Schmidheiser	Category 4 Authorized Officer
Michele Schmidt	Category 3 Authorized Officer
Michael Schoffelen	Vice President
Colleen Schofield	Senior Vice President
Jonathan Schurig	Limited Signing Officer
Andrew Seeba	Category 3 Authorized Officer
Andrew Seeba	Category 4 Authorized Officer
Gia Shannon	Vice President
Amber Shimp	Category 3 Authorized Officer
Amber Shimp	Category 4 Authorized Officer
Janey Shivers	Category 3 Authorized Officer
Janey Shivers	Category 4 Authorized Officer
Chamonique Short	Category 3 Authorized Officer
Chamonique Short	Category 4 Authorized Officer
Laura Siess	Limited Signing Officer
Gregory Simmons	Category 3 Authorized Officer
Gregory Simmons	Category 4 Authorized Officer
Jenee Simon	Category 3 Authorized Officer
Jenee Simon	Category 4 Authorized Officer
Tina Sivola	Category 3 Authorized Officer
Tina Sivola	Category 4 Authorized Officer
Kimberley Smith	Category 3 Authorized Officer
Lemeita Smith	Category 3 Authorized Officer
Lemeita Smith	Category 4 Authorized Officer
Paul Smith	Category 4 Authorized Officer
Mira Smoot	Category 3 Authorized Officer
Mira Smoot	Category 4 Authorized Officer
Denise Sokalazuk	Category 3 Authorized Officer

Denise Sokalazuk	Category 4 Authorized Officer
Rosalie Solano	Limited Signing Officer
Joseph Spicer	Limited Signing Officer
Michael Squillante	Senior Vice President
David Stadler	Senior Vice President
Daniel Staehle	Category 3 Authorized Officer
Brenda Staehle	Category 3 Authorized Officer
Brenda Staehle	Category 4 Authorized Officer
Frances Stanulonis	Vice President
Richard Stires	Limited Signing Officer
John Stoltenberg	Category 3 Authorized Officer
John Stoltenberg	Category 4 Authorized Officer
Charles Stone	Vice President
Thomas P. Strain	Category 3 Authorized Officer
Thomas P. Strain	Category 4 Authorized Officer
Sinuhe Sustaita	Category 3 Authorized Officer
Sinuhe Sustaita	Category 4 Authorized Officer
Michelle Swaim	Category 3 Authorized Officer
Michelle Swaim	Category 4 Authorized Officer
Michelle M. Switzer	Assistant Treasurer
Sharon Tecklenburg	Vice President
Meribel Telles	Category 3 Authorized Officer
Meribel Telles	Category 4 Authorized Officer
William R. Thompson	Assistant Secretary
William J. Tierney	Assistant Secretary
Aixa M. Torres	Category 3 Authorized Officer
Aixa M. Torres	Category 4 Authorized Officer
Franco Torres	Category 3 Authorized Officer
Franco Torres	Category 4 Authorized Officer
Victor Torres	Category 3 Authorized Officer
Victor Torres	Category 4 Authorized Officer
Carolyn B. Traczykiewicz	Assistant Secretary
Donna M. Trask	Vice President
Paula Trevis Young	Assistant Secretary
Susan Turner	Category 3 Authorized Officer
Susan Turner	Category 4 Authorized Officer
Helen Tyson	Category 3 Authorized Officer
Natasha Upton	Category 3 Authorized Officer
Dustin H VanZandt	Category 4 Authorized Officer
Peggy Vernitsky	Category 3 Authorized Officer
Peggy Vernitsky	Category 4 Authorized Officer
Janet Vollmer	Limited Signing Officer
Matthew Thomas Wach	Category 3 Authorized Officer
Matthew Thomas Wach	Category 4 Authorized Officer
Jen Walton	Category 3 Authorized Officer
Jen Walton	Category 4 Authorized Officer
Julie Wessely	Category 3 Authorized Officer
Rebecca Westerberg	Limited Signing Officer
Greg Westfall	Assistant Secretary

Lance Westlake	Category 3 Authorized Officer
Lance Westlake	Category 4 Authorized Officer
Thomas P. West	Limited Signing Officer
Melissa White	Assistant Treasurer
Melissa White	Vice President
James Whitlinger	Senior Vice President
Winston Carlos Wilkinson	Executive Vice President
Catherine Williams	Senior Vice President
Paul Williams	Vice President
Dave Wilson	Category 3 Authorized Officer
Douglass Wilson	Category 3 Authorized Officer
Kristine Wilson	Category 3 Authorized Officer
Kristine Wilson	Category 4 Authorized Officer
David Winans	Limited Real Estate Brokerage Officer
Barbara P. Winterberger	Vice President
Rebecca Wirtz	Category 3 Authorized Officer
Michael Timothy Witten	Vice President
Twilla Wojciechowski	Limited Signing Officer
Nia Wolfgramm	Category 4 Authorized Officer
Dana Worrall	Category 3 Authorized Officer
Christopher M. Wright	Assistant Treasurer
Janine Yamoah-Freeman	Category 3 Authorized Officer
Janine Yamoah-Freeman	Category 4 Authorized Officer
Liz Yeranorian	Category 3 Authorized Officer
Cheryl Young	Category 3 Authorized Officer
Cheryl Young	Category 4 Authorized Officer
Scott Zeitz	Category 3 Authorized Officer
Scott Zeitz	Category 4 Authorized Officer
Tracy Zobel	Vice President
Lauren Elizabeth Zonies	Category 3 Authorized Officer
Lauren Elizabeth Zonies	Category 4 Authorized Officer

IN WITNESS WHEREOF, I have hereunto set my hand and affixed hereto the Company Seal this 2nd
 day of June, 20 11.



 Carolyn B. Traczykiewicz, Assistant Secretary

**CERTIFICATE OF SECRETARY
OF
LOANCARE, LLC**

The undersigned hereby certifies:

1. That she is the duly elected, qualified and acting Secretary of LoanCare, LLC (the "LoanCare").
2. That Shanna Simmons is the Assistant Secretary of LoanCare, as duly adopted by the Board of Managers of LoanCare via consent effective August 11, 2014, and that said action is in full force and effect and has not been amended, modified or revoked.

IN WITNESS WHEREOF, the undersigned has executed this Certificate and affixed the Seal as of the 28 day of October, 2014.



Jennifer L. Cottle
Secretary

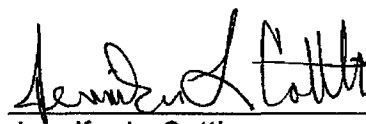
SEAL

CERTIFICATE OF SECRETARY
OF
LOANCARE, LLC

REGARDING RESOLUTIONS OF LOANCARE, LLC

I, Jennifer L. Cottle, being duly constituted Senior Vice President and Corporate Secretary of LoanCare, LLC, a Virginia limited liability company (hereinafter referred to as "Company"), do hereby certify that the following Resolution attached hereto is a true and complete copy of such resolution, duly adopted at a meeting of the Board of Managers of the Company, duly called and held on Monday, August 11, 2014, at which a quorum was present and voting; that said appointment and designation of Shanna Simmons is in full force and effect and has not been rescinded; that said designation and appointment is not in conflict with the Amended and Restated Bylaws.

IN WITNESS WHEREOF, I have hereunto subscribed my name this 14th day of April 2016.

A handwritten signature in black ink, appearing to read "Jennifer L. Cottle", is written over a horizontal line.

Jennifer L. Cottle
Senior Vice President and Secretary

SEAL

REMOVAL AND APPOINTMENT OF OFFICERS

WHEREAS, the undersigned, being all of the board of managers (the "Board") of LoanCare, LLC, a Virginia limited liability company (the "Company"), do hereby take the following actions and adopt the following resolutions by written consent and declare them to be in full force and effect:

Removal/Election of Officers/Authority of Officers

RESOLVED, that the following named individuals are no longer officers of the Corporation:

SVP, Corporate Counsel*	Michael Schulte <i>(effective 3/6/2014)</i>
AVP, Investor Accounting Reporting Manager*	Syed Akhtar <i>(effective 5/16/2014)</i>
AVP, Investor Accounting Reconciliation Manager*	Samuel Vigilance <i>(effective 6/13/2014)</i>
Asst. Secretary, Foreclosure Manager	Kim Miller <i>(effective 7/25/2014)</i>
SVP, Servicing Solutions	Leo Esposito <i>(effective 1/10/2014)</i>
VP, Information Technology	Nolan Sword <i>(effective 2/6/2014)</i>
AVP, Operations and Client Relations – Servicing Solutions	Michael Pearce <i>(effective 5/23/2014)</i>
Asst. Secretary, Foreclosure Supervisor / no longer in position	Stephanie McLane <i>(transfer effective 1/20/2014)</i>
Asst. Secretary, Foreclosure Team Lead / no longer in position	Venise Brunson <i>(transfer effective 7/7/2014)</i>
Asst. Secretary, Foreclosure Team Lead / no longer in position	Ermina Britt <i>(transfer effective 3/31/2014)</i>
Asst. Secretary, Late Stage Default Analyst / no longer in position	LaToya Allen-Davis <i>(transfer effective 6/9/2014)</i>
Asst. Secretary, Special Servicing Supervisor / no longer in position	Tonia Givens <i>(transfer effective 7/7/2014)</i>
*SVP, General Counsel – LoanCare title replaces the SVP, Corporate Counsel title	<i>New title 9/1/2014</i>
*AVP, Investor Accounting Manager title replaces the two above referenced Investor Accounting Manager titles	<i>Effective 8/11/2014</i>
Positions eliminated and titles removed from signing authority = Asst. Secretary, Special Servicing Supervisor Asst. Secretary, Special Servicing Team Lead	<i>Effective 8/11/2014</i>

RESOLVED, that the persons (board of managers and officers) occupying such title of positions shall have the expenditure and document execution authority, if any, as listed in the columns adjacent to such position as set forth in the chart in the attached Exhibit A; and be it further

RESOLVED, that the non-officers occupying such title of positions shall have the expenditure and document execution authority, if any, as listed in the columns adjacent to such position as set forth in the chart in the attached Exhibit B; and be it further

RESOLVED, that the persons occupying such title of positions shall be the only persons with expenditure and document execution authority as is designated in Exhibit A and B.