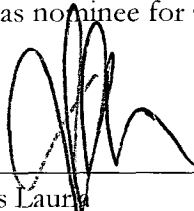





DATED this 14<sup>th</sup> day of May, 2012.

MERS as nominee for Charles Schwab Bank

By:   
Dolores Lauria  
Assistant Secretary

SUBSCRIBED AND SWORN to before me this 14<sup>th</sup> day of May, 2012 by Dolores Lauria as Assistant Secretary of MERS as nominee for Charles Schwab Bank.

**BETH LASHLEY**  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires 9/26/2016

  
Beth Lashley  
Notary Public of New Jersey  
My Commission Expires: September 26, 2016