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LISA SMITH, COUNTY RECORDER MADISON COUNTY IOWA

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Recording Requested by and When Recorded Return to:

First American Mortgage Solutions, LLC. 1795 International Way IDAHO FALLS, ID 83402

(208) 552-8331

LIMITED POWER OF ATTORNEY

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AFTER RECORDING RETURN DOCUMENT TO:
OCWEN LOAN SERVICING, LLC
5720 PREMIER PARK DR. BLDG 3
WEST PALM BEACH, FL 33407

**ATTN: RECORD SERVICES** 

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# LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank Trust Company Americas, a New York banking corporation, incorporated and existing under the laws of the State of New York, having its usual place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Indenture Trustee (the "Indenture Trustee") for the Trusts referenced in Exhibit "A" pursuant to (i) the Indentures referenced in Exhibit "A" (the "Indentures"); (ii) the Sale and Servicing Agreements referenced in Exhibit "A" (the "Sale and Servicing Agreements") by and among Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Mortgage Services, Inc. ("Saxon"), as Servicer, and Deutsche Bank Trust Company Americas as Indenture Trustee, among other parties, and (iii) the Assignment and Assumption Agreement dated as of May 25, 2012 by and between Saxon, as Assignor, and Ocwen Loan Servicing LLC ("Ocwen"), as Assignee (the "Assignment and Assumption Agreement" and, together with the Indentures and the Sale and Servicing Agreements, the "Agreements") hereby constitutes and appoints Ocwen, in its capacity as servicer (the "Servicer"), by and through the Servicer's officers, the Indenture Trustee's true and lawful Attorney-in-Fact, in the Indenture Trustee's name, place and stead and for the Indenture Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Indenture Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Indenture Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Ocwen is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to

correct title errors discovered after such title insurance was issued; <u>provided</u> that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.

- 2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
- 3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
- 4. The completion of loan assumption agreements.
- 5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
- 6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
- 7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
- 8. The full enforcement of and preservation of the Indenture Trustee's interests in the Mortgage Notes, Mortgages or Deeds of Trust, and in the proceeds thereof, by way of, including but not limited to, foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or the termination, cancellation or rescission of any such foreclosure, the initiation, prosecution and completion of eviction actions or proceedings with respect to, or the termination, cancellation or rescission of any such eviction actions or proceedings, and the pursuit of title insurance, hazard insurance and claims in bankruptcy proceedings, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance:

- c. the preparation and filing of notices of default and/or notices of sale;
- d. the cancellation/rescission of notices of default and/or notices of sale;
- e. the taking of deed in lieu of foreclosure;
- f. the filing, prosecution and defense of claims, and to appear on behalf of the Indenture Trustee, in bankruptcy cases affecting Mortgage Notes, Mortgages or Deeds of Trust;
- g. the preparation and service of notices to quit and all other documents necessary to initiate, prosecute and complete eviction actions or proceedings;
- h. the tendering, filing, prosecution and defense, as applicable, of hazard insurance and title insurance claims, including but not limited to appearing on behalf of the Indenture Trustee in quiet title actions; and
- i. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.h. above.
- 9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
- 10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of June 14, 2016.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Solely to the extent that the Servicer has the power to delegate its rights or obligations under the Agreement, the Servicer also has the power to delegate the authority given to it by Deutsche Bank Trust Company Americas, as Indenture Trustee, under this Limited Power of Attorney, for purposes of performing its obligations and duties by executing such additional powers of attorney in favor of its attorneys-in-fact as are necessary for such purpose. The Servicer's attorneys-in-fact shall have no greater authority than that held by the Servicer.

Nothing contained herein shall: (i) limit in any manner any indemnification provided to the Indenture Trustee under the Agreement, (ii) limit in any manner the rights and protections afforded the Indenture Trustee under the Agreement, or (iii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank Trust Company Americas except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank Trust Company Americas, then the Servicer shall promptly forward a copy of same to the Indenture Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement.

The Servicer hereby agrees to indemnify and hold the Indenture Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer, or its attorneys-in-fact, of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Indenture Trustee under the Agreement.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank Trust Company Americas, as Indenture Trustee for the Trusts identified on Exhibit "A" has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 14th day of June 2016.

Deutsche Bank Trust Company Americas, as Indenture Trustee for the Trusts identified on Exhibit "A"

By:\_\_\_\_

Name: Ronaldo Reyes Title: Vice President

Witness: >

Witness:

Jenny Pil

NAIN-OUL

Prepared by:

Name: Kyle McPherson
Title: Trust Administrator

Address: Deutsche Bank Trust Company Americas

1761 E. Saint Andrew Place

Santa Ana, CA 92705

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

# STATE OF CALIFORNIA COUNTY OF ORANGE

On June 14, 2016 before me, Luz A. Meda, a Notary Public, personally appeared Ronaldo Reyes, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed that same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal. (SEAL)

LUZ A. MEDA
Commission # 2139393
Notary Public - California
Orange County
My Comm. Expires Jan 7, 2020

Signature of Notary Public

### Exhibit "A"

### **Trust**

Saxon Asset Securities Trust 2004-1, Mortgage Loan Asset Backed Notes, Series 2004-1

# Agreements

Indenture dated as of February 1, 2014, between Saxon Asset Securities Trust 2004-1, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of February 1, 2004 among Saxon Asset Securities Trust 2004-1, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas, as Indenture Trustee, as amended by Amendment No. 1 to Sale and Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-2, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Funding Management, Inc. as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas, as Indenture Trustee, and as may be further amended from time to time, for Saxon Asset Securities Trust 2004-1, Mortgage Loan Asset Backed Notes, Series 2004-1.

#### Trust

Saxon Asset Securities Trust 2004-2, Mortgage Loan Asset Backed Notes, Series 2004-2

Agreements

Indenture dated as of July 1, 2004, as between Saxon Asset Securities Trust 2004-2, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of July 1, 2004, as may be amended from time to time, among Saxon Asset Securities Trust 2004-2, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas. as Indenture Trustee.

### **Trust**

Saxon Asset Securities Trust 2004-3, Mortgage Loan Asset Backed Notes, Series 2004-3 Agreements

Indenture dated as of October 1, 2004, as between Saxon Asset Securities Trust 2004-3, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of October 1, 2004 among Saxon Asset Securities Trust 2004-3, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas as Indenture Trustee, as amended by Amendment No. 1 to Sale and

Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas as Indenture Trustee, and as may be further amended from time to time, for Saxon Asset Securities Trust 2004-3, Mortgage Loan Asset Backed Notes, Series 2004-3.

### **Trust**

Saxon Asset Securities Trust 2005-1, Mortgage Loan Asset Backed Notes, Series 2005-1

# Agreements

Indenture dated as of January 1, 2005, as between Saxon Asset Securities Trust 2005-1, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of January 1, 2005 among Saxon Asset Securities Trust 2005-1, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., Servicer and Deutsche Bank Trust Company Americas, as Indenture Trustee, as amended by Amendment No. 1 to Sale and Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas, as Indenture Trustee, and as may be further amended from time to time, for Saxon Asset Securities Trust 2005-1, Mortgage Loan Asset Backed Notes, Series 2005-1.

## **Trust**

Saxon Asset Securities Trust 2005-2, Mortgage Loan Asset Backed Notes, Series 2005-2 Agreements

Indenture dated as of May 1, 2005, as between Saxon Asset Securities Trust 2005-2, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of May 1, 2005 among Saxon Asset Securities Trust 2005-2, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas, as Indenture Trustee, as amended by Amendment No. 1 to Sale and Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas, as Indenture Trustee, and as may be

further amended from time to time, for Saxon Asset Securities Trust 2005-2, Mortgage Loan Asset Backed Notes, Series 2005-2.

### **Trust**

Saxon Asset Securities Trust 2005-3, Mortgage Loan Asset Backed Notes, Series 2005-3

## **Agreements**

Indenture dated as of September 1, 2005, is between Saxon Asset Securities Trust 2005-3, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of September 1, 2005 among Saxon Asset Securities Trust 2005-3, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas, as Indenture Trustee, as amended by Amendment No. 1 to Sale and Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-2, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas, as Indenture Trustee, and as may be further amended from time to time, for Saxon Asset Securities Trust 2005-3, Mortgage Loan Asset Backed Notes, Series 2005-3.

# **Trust**

Saxon Asset Securities Trust 2006-1, Mortgage Loan Asset Backed Notes, Series 2006-1

### **Agreements**

Indenture dated as of April 1, 2006, as between Saxon Asset Securities Trust 2006-1, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of April 1, 2006 among Saxon Asset Securities Trust 2006-1, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas, as Indenture Trustee, as amended by Amendment No. 1 to Sale and Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-2, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas, as Indenture Trustee, and as may be further amended from time to time, for Saxon Asset Securities Trust 2006-1, Mortgage Loan Asset Backed Notes, Series 2006-1.

### **Trust**

Saxon Asset Securities Trust 2006-3, Mortgage Loan Asset Backed Notes, Series 2006-3

Agreements

Indenture dated as of September, 2006, as between Saxon Asset Securities Trust 2006-3, as Issuer, and Deutsche Bank Trust Company Americas, as Indenture Trustee.

Sale and Servicing Agreement dated as of September 1, 2006 among Saxon Asset Securities Trust 2006-3, as Issuer, Saxon Asset Securities Company, as Depositor, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer and Deutsche Bank Trust Company Americas, as Indenture Trustee, as amended by Amendment No. 1 to Sale and Servicing Agreements dated as of November 21, 2007 by and among Saxon Asset Securities Trust 2004-1, Saxon Asset Securities Trust 2004-3, Saxon Asset Securities Trust 2005-1, Saxon Asset Securities Trust 2005-3, Saxon Asset Securities Trust 2006-1, and Saxon Asset Securities Trust 2006-3, as Issuers, Saxon Asset Securities Company, as Depositor, Saxon Mortgage, Inc., as Master Servicer, Saxon Funding Management, Inc., as Master Servicer, Saxon Mortgage Services, Inc., as Servicer, and Deutsche Bank Trust Company Americas, as Indenture Trustee, and as may be further amended from time to time, for Saxon Asset Securities Trust 2006-3, Mortgage Loan Asset Backed Notes, Series 2006-3.