



Document 2019 670

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LISA SMITH, COUNTY RECORDER  
MADISON COUNTY IOWA

CHEK

*PI90488*

**POWER OF ATTORNEY**

*F1055433*

**PREPARER INFORMATION: Hutchens Law Firm, PO Box 1028, Fayetteville,  
NC 28302 (910)864-3068**

**TAXPAYER INFORMATION:**

**✓RETURN ADDRESS: Hutchens Law Firm, PO Box 1028, Fayetteville, NC 28302  
(910)864-3068**

**CERTIFIED COPY**  
FREDRICK SMITH, REGISTER OF DEEDS  
MECKLENBURG COUNTY, NC  
720 E. FOURTH STREET  
CHARLOTTE, NC 28202  
(704)336-2443



\*\*\*\*\*

State of North Carolina, County of Mecklenburg

I hereby certify that this is a true and accurate copy of the document which appears on record in the Office of the Register of Deeds of Mecklenburg County, North Carolina as Instrument Number 2014013772 in Book Number 28987 Page Number 224 and ending with Page Number 227.

Witness my hand and seal this the 28<sup>th</sup> day of December, 20 18.

FREDRICK SMITH, REGISTER OF DEEDS

By: Grace W. Tucker  
Deputy Register of Deeds



\*\*\*\*\*

**THIS CERTIFICATION SHEET IS A PART OF THE DOCUMENT**

FOR REGISTRATION  
J. David Granberry  
REGISTER OF DEEDS  
Mecklenburg County, NC  
2014 FEB 06 02:14:31 PM  
BK:28987 PG:224-227  
FEE:\$51.00  
INSTRUMENT # 2014013372

TAYLORD



2014013372

ABOVE SPACE FOR RECORDING PURPOSE

Power of Attorney Recording Coversheet

Date: February 6, 2014

Firm Case No: 1125067 (FC.CH)

Document Type: Power of Attorney  
Gary Edwards and Joanne M. Edwards

Please Record and Return the attached document to:  
Hutchens Law Firm  
PO Box 1028  
Fayetteville, NC 28302

Contact Information for questions:  
Hutchens Law Firm at (910) 864-3068

When Recorded Mail To: I  
 I  
 PennyMac Loan Services, LLC I  
 6101 Condor Drive, Suite 200 I  
 Moorpark, CA 93021 I  
 Attention: I

**LIMITED POWER OF ATTORNEY**

**KNOW ALL PERSONS BY THESE PRESENTS:**

THAT, BANK OF AMERICA, N.A., a national banking association ("Seller"),<sup>1</sup> by these presents does hereby make, constitute and appoint PennyMac Loan Services LLC, a Delaware limited liability company ("Servicer"), Seller's true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Seller's name, place and stead. This limited power of attorney ("Limited Power of Attorney") is given in connection with, and relates solely to that certain Mortgage Servicing Rights Purchase and Sale Agreement dated as of November 11, 2013, between Seller and Servicer, under the terms of which Seller sold to Servicer the servicing rights to certain mortgage loans (such loans, the "Loans"). Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt or other forms of security instruments (each, a "Mortgage"). The parties agree that this Limited Power of Attorney is coupled with an interest.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Loans and only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions:

1. Execute or file assignments of mortgages, or of any beneficial interest in a Mortgage;
2. Execute or file reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage;

<sup>1</sup> For the avoidance of doubt, this Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A.; Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP formerly known as Countrywide Home Loans Servicing LP; Bank of America, N.A., successor by merger to NationsBanc Mortgage Corporation; Bank of America, N.A., successor by merger to Fleet National Bank; Bank of America, N.A., successor by merger to Bank of America Oregon; Bank of America, N.A., successor by merger to NationsBank, N.A.; Bank of America, N.A., successor by merger to Countrywide Bank, N.A.; Bank of America, N.A., successor by merger to Countrywide Bank, N.A. formerly known as Countrywide Bank, FSB; or Bank of America, N.A., successor by merger to Countrywide Bank, N.A. formerly known as Treasury Bank, N.A.

3. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Seller or a prior transferor, including, but not limited to note indorsements;
4. Indorse all checks, drafts and/or other negotiable instruments made payable to Seller as payments by borrowers in connection with the Loans;
5. Execute or file quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the transfer of title to a third party, in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure ("REO Property");
6. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the transfer of REO Property.
7. Execute or file any documents necessary and appropriate to substitute the creditor or foreclosing party in a bankruptcy or foreclosure proceeding in respect of any of the Loans;

*provided, however*, that nothing herein shall permit Servicer to commence, continue, or otherwise prosecute or pursue any foreclosure proceedings in the name of Seller. All note indorsements executed pursuant to this Limited Power of Attorney shall contain the words "without recourse."

With respect to the Actions, Seller gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Nothing contained herein shall be construed to grant Servicer the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Seller or be construed to create a duty of Seller to initiate or defend any suit, litigation, or proceeding in the name of Servicer, (ii) incur or agree to any liability or obligation in the name of or on behalf of Seller, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Seller, except as provided herein. 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.

*[Remainder of page intentionally left blank]*

