

2015000146 00003

FORSYTH CO. NC FEE \$26.00
PRESENTED & RECORDED
01/05/2015 08:08:05 AM
C. NORMAN HOLLEMAN
REGISTER OF DEEDS
BY: S. GRIFFITH
DPTY

BK: RE 3211
PG: 4097 - 4108

APPOINTMENT OF TRUSTEE

RE: Mortgagor(s): Steven E. Howell, Jr. and Karen P. Howell
Mortgagee: E-Loan, Inc.
Dated: May 29, 2007
Recorded: May 29, 2007
Book: 2756 Page: 2137

Substitute Trustee: Trustee Services of Carolina, LLC
Current Beneficiary: Ocwen Loan Servicing, LLC

File Number: 14-26712-FC01

STATE OF NORTH CAROLINA)
COUNTY OF Forsyth)

APPOINTMENT OF TRUSTEE

Prepared by and return to:
Brock & Scott, PLLC
5431 Oleander Drive, Suite 200
Wilmington, NC 28403

TAKE NOTICE THAT WHEREAS, *Steven E. Howell, Jr. and Karen P. Howell* executed a Deed of Trust in the amount of **\$178,500.00**, in favor of *E-Loan, Inc.*, its successors and assigns, as Lender/Mortgagee, with Mortgage Electronic Registration Systems, Inc. as Beneficiary, as security for said Note, which Deed of Trust is **dated May 29, 2007 and recorded on May 29, 2007 in Book 2756 at Page 2137** in the Public Registry of *Forsyth* County, North Carolina (the "Deed of Trust"); and,

WHEREAS, Ocwen Loan Servicing, LLC ("Holder") is the holder of the Note secured by the Deed of Trust and wishes to remove the said Trustee; and,

WHEREAS, the Deed of Trust provided that "Holder", its successors or assigns, may for any reason remove the Trustee and appoint his/her successor; and,

Submitted electronically by "Brock & Scott, PLLC-NC"
in compliance with North Carolina statutes governing recordable documents
and the terms of the submitter agreement with the Forsyth County Register of Deeds.

APPOINTMENT OF TRUSTEE

WHEREAS, "Holder" now desires to exercise its right to remove the Trustee and any subsequent successor trustee and name **Trustee Services of Carolina, LLC** his/her successor as Trustee his/her successor (if more than one party is appointed, any party may act);

NOW THEREFORE, "Holder" does hereby remove the Trustee and any subsequent successor trustee in the Deed of Trust *dated May 29, 2007 and recorded on May 29, 2007 in Book 2756 at Page 2137*, in the Public Registry of **Forsyth** County, and does hereby appoint **Trustee Services of Carolina, LLC** as his/her successor as Trustee. The Trustee shall have all the rights, powers, duties, obligations and privileges conferred by the Deed of Trust on the Trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assigned or other parties hereto, that the Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, "Holder" has caused these presents to be executed in its name by its authorized signers under seal, this 22 day of December, 20 14.

Ocwen Loan Servicing, LLC

By: *Sandra L. Sheffield*
 Printed Name: Sandra L Sheffield
 Title: Contract Management Coordinator

STATE OF Florida)
 COUNTY OF Palm Beach)

Personally Known To Me
mm

I, **Mei-Ling Mitchell**, a Notary Public of *Palm Beach* County and State of *Florida*, do hereby certify that Sandra L Sheffield personally came before me this day and acknowledged that he/she is the Contract Management Coordinator of Ocwen Loan Servicing, LLC, and that he/she, as Contract Management Coordinator, being authorized to do so, executed the foregoing in the capacity indicated. WITNESS my hand and official seal this 22 day of December, 20 14.

Mei-Ling Mitchell
 Notary Public
 (NOTARY SEAL)

12/2/17
 My Commission expires



EXHIBIT



**OCWEN LOAN SERVICING, LLC
CERTIFICATE OF SECRETARY**

CFN 20130470750
OR BK 26414 PG 0945
RECORDED 10/29/2013 11:23:21
Boca Raton, Florida
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 0945 - 953; (9pgs)

The undersigned hereby certifies as follows:

1. That she is a duly elected, qualified and acting Assistant Secretary of Ocwen Loan Servicing, LLC, a duly organized and existing Delaware limited liability company (the "Company"), and is a custodian of the minute books and corporate records of the Company.

2. That set forth below is a true copy of resolutions duly adopted by the Managers of the Company by unanimous written consent in lieu of a meeting on August 29, 2013:

WHEREAS, in order to facilitate the conduct of business by the Company, the Board deems it necessary and advisable to authorize persons holding certain titles with the Company to execute, acknowledge, seal, deliver, endorse, file, record and process documents on behalf of the Company as necessary in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned.

NOW, THEREFORE, BE IT:

Ownership and Collateral-Based Documents

RESOLVED, that the Executive Vice President and Chief Servicing Officer; Senior Vice President, Default Servicing Oversight; Vice President, Data Quality and Management; Vice President, Home Retention; Vice President, Loan Resolution and Underwriting; Vice President, Mortgage Solutions; Director, Residential Servicing Houston; Senior Manager, Ombudsman; Senior Manager, Servicing Transaction Management; Senior Manager, Strategy and Foreclosure Prevention; Senior Manager, Short Sales; Senior Manager, Insurance, Escrow and Credit Reporting; Senior Manager, Reverse Mortgage, HELOC Operations; Senior Manager, Contract Management; Manager, Tax; Manager, Default Asset Reporting; Manager, Specialized Home Retention; Manager, HAMP Escalation; Director, Contract Management; Senior Contract Manager; Contract Manager; Contract Management Coordinator; Supervisor, Contract Management; Contract Management Modifications Coordinator; Title Analyst; Default Manager and Default Team Lead be, and each of them hereby is, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process the following documents, on behalf of the Company as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned:

deeds; mortgages; note endorsements; subordinations; modifications; lost note affidavits; assignments, satisfactions, releases and reconveyances of deeds, mortgages, subordinations, modifications, assumptions and other recorded documents; checks or other instruments received by the

Company and made payable to a prior servicer; hazard claims; tax authority notifications and declarations; bills of sale and other instruments of sale, conveyance, and transfer; and all ordinary, appropriate or necessary endorsements, acknowledgements, affidavits and other supporting documents; and

MERS Signing Authority

RESOLVED, that in connection with Mortgage Electronic Registration Systems, Inc. (MERS), the persons holding the titles set forth in the immediately preceding resolution are hereby appointed to the office of Assistant Secretary of the Company for the limited purpose set forth therein;

Litigation Settlement Agreements

FURTHER RESOLVED, that the Senior Manager, Strategy and Foreclosure Prevention and Manager, Specialized Home Retention be, and each of them hereby is, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process litigation settlement agreements on behalf of the Company as necessary or desirable and appropriately completed, on contested litigated matters; and

Bankruptcy, Foreclosure and Eviction Actions Support Documents

FURTHER RESOLVED, that the Executive Vice President and Chief Servicing Officer; Vice President, Servicing Operations; Vice President, Data Quality and Management; Vice President, Home Retention; Vice President, Mortgage Solutions; Senior Vice President, Default Servicing Oversight; Vice President, Loan Resolution and Underwriting; Director, Residential Servicing Houston; Senior Manager, Ombudsman; Senior Manager, Servicing Transaction Management; Senior Manager, Strategy and Foreclosure Prevention; Senior Manager, Short Sales; Senior Manager, Insurance, Escrow and Credit Reporting; Senior Manager, Reverse Mortgage, HELOC Operations; Senior Manager, Contract Management; Manager, Tax; Manager, Default Asset Reporting; Supervisor, Tax; Supervisor, Repurchasing and Compliance; Home Retention Consultant; Director, Contract Management; Contract Management Coordinator; Senior Contract Manager; Contract Manager; Default Manager and Default Team Lead be, and each of them hereby is, authorized among other things to execute, acknowledge, seal, deliver, endorse, file, record and process the documents listed below, on behalf of the Company as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned:

insurance filings and claims; affidavits of debt; substitutions of trustee or counsel; non-military affidavits; notices of rescission; foreclosure deeds; deeds in lieu of foreclosure; transfer tax affidavits; affidavits of merit;

verifications of complaints; notices to quit; bankruptcy declarations for the purpose of filing motions to lift stays; and all other ordinary, appropriate or necessary documents in connection with insurance, foreclosure, bankruptcy and eviction actions; and

Limited Purpose Vice President Signing Authority

FURTHER RESOLVED, that each Director, Contract Management; Senior Manager, Contract Management; Senior Contract Manager; Contract Manager; Contract Management Coordinator; Default Manager and Default Team Lead be, and hereby is, appointed to the office of Vice President of the Company for the sole limited purpose of executing any and all documents set forth in the foregoing resolutions that are required to be filed or recorded in the State of New York or any other jurisdiction in which the signature of a vice president or officer senior to a vice president is required; and

Requests for Powers of Attorney

FURTHER RESOLVED, that the Senior Contract Manager; Contract Manager; Senior Manager, Contract Management; Senior Manager, Strategy and Foreclosure Prevention; Senior Manager, Servicing Transaction Management; Senior Manager, Insurance, Escrow and Credit Reporting; Senior Manager, Reverse Mortgage, HELOC Operations; Manager, Tax and Manager, Specialized Home Retention be, and each of them hereby is, appointed Assistant Secretary of the Company for the purposes of requesting the execution of Powers of Attorney in connection with servicing and administration of one-to-four family residential mortgage loans, attesting documents in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned; and

Process Loss Letters and Stop Advance Certificates

FURTHER RESOLVED, that the Executive Vice President and Chief Servicing Officer be, and hereby is, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process loss letters and stop advance certificates, on behalf of the Company as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including in connection with real estate owned; and

Puerto Rico Real Property Matters

FURTHER RESOLVED, that the Executive Vice President and Chief Servicing Officer; Vice President, Loan Resolution and Underwriting; Vice President, Data Quality and Management; Vice President, Home Retention; Senior Contract Manager and Contract Manager be, and each of them hereby is, authorized and directed to execute all documents necessary for the purchase by the Company of

real property located in Puerto Rico, to take all actions necessary and desirable to administer the assets and the property of the Company, including without limitation, purchases, endorsements, allonges, assignments of mortgages and trust deeds, other assignments and reconveyances, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Company in any legal proceeding related to the Property and the assets; and

FURTHER RESOLVED, that the proper officers of the Company be, and each of them hereby is, authorized to appoint an attorney-in-fact to act for and in representation of the proper officers and for the Company's use and benefit in the exercise of the proper officers' authority with regard to real property located in Puerto Rico; and

General

FURTHER RESOLVED, that for the purposes of these resolutions, the proper officers of the Company shall be the President and Chief Executive Officer, any Vice President, the Secretary and any Assistant Secretary; and

FURTHER RESOLVED, that any and all actions previously taken by the proper officers of the Company on behalf of the Company, or by the persons authorized herein but predating the date hereof, in furtherance of the purpose and intent of any or all of the foregoing resolutions be, and hereby are, ratified, confirmed, adopted and approved in all respects as the duly authorized acts of the Company; and

FURTHER RESOLVED, that the proper officers of the Company be, and each of them hereby is, authorized and directed, in the name and on behalf of the Company, to take any and all such further actions, to execute, deliver and perform, under its corporate seal or otherwise, any and all such further agreements, documents, certificates and instruments, to make any and all such filings, to seek any and all such approvals and to pay any and all such costs and expenses as in their, his or her judgment may be necessary, appropriate or advisable in order to carry out the purpose and intent of any or all of the foregoing resolutions and to effectuate the transactions authorized thereby; and

FURTHER RESOLVED, that the aforementioned resolutions supersede all prior resolutions of the Board on the matters to which such resolutions pertain.

3. Each of the individuals listed below is, as of the date hereof, authorized as set forth in the foregoing resolutions, and holds the office or position set forth opposite his/her name.

Alexa Benincasa	Contract Management Coordinator
Allyson Rivera	Contract Management Coordinator

Angela DiPietro	Contract Management Coordinator
Ashley Kessler	Contract Management Coordinator
Carol Sue Laxner	Contract Management Coordinator
Crystal Joy Lewis-	
Pierre	Contract Management Coordinator
Daniel Delpesche	Contract Management Coordinator
Denise V. Lundquist	Contract Management Coordinator
Diego Rojas	Contract Management Coordinator
Dominique Sciullo	Contract Management Coordinator
Ellen M. Berke	Contract Management Coordinator
Flora V. Rashtchy	Contract Management Coordinator
Franci Boothney	Contract Management Coordinator
Guirlene Dolcine	Contract Management Coordinator
Howard Fichman	Contract Management Coordinator
Jacqueline	
Michaelson	Contract Management Coordinator
Jami Dorobiala	Contract Management Coordinator
Janet M. Perry	Contract Management Coordinator
Javier Rivera	Contract Management Coordinator
Jennifer Weinstock	Contract Management Coordinator
Jessilyn Thiboult	Contract Management Coordinator
Jon King	Contract Management Coordinator
Jose Manrique	Contract Management Coordinator
Joshua Wimbley	Contract Management Coordinator
Karlene Dunkley	Contract Management Coordinator
Kathleen Baksh	Contract Management Coordinator
Kaye Weichel	Contract Management Coordinator
Kellen Gomborg	Contract Management Coordinator
Kerry Born	Contract Management Coordinator
Krystle Hernandez	Contract Management Coordinator
Linda Willis	Contract Management Coordinator
Lisamarie Spangler	Contract Management Coordinator
Lorna Labidou	Contract Management Coordinator
Mark Stuft	Contract Management Coordinator
Marlene Saunders	Contract Management Coordinator
Matthew Owens	Contract Management Coordinator
Moraima Medina	Contract Management Coordinator
Mei-Ling Mitchell	Contract Management Coordinator
Michael Overman	Contract Management Coordinator
Morgan Battle Ames	Contract Management Coordinator
Nadine Sunn	Contract Management Coordinator
Nicholas Collins	Contract Management Coordinator

Nicole R. Boutin	Contract Management Coordinator
Pamela Ballard	Contract Management Coordinator
Regina Peragine	Contract Management Coordinator
Richard T. Vendetti	Contract Management Coordinator
Richard Work	Contract Management Coordinator
Rosemarie LaRosa	Contract Management Coordinator
Ryan P. Floyd	Contract Management Coordinator
Samantha Radtke	Contract Management Coordinator
Sandra Sheffield	Contract Management Coordinator
Sean Bishop	Contract Management Coordinator
Sonja Manderville	Contract Management Coordinator
Stephen Lee	Contract Management Coordinator
Tamika Taylor	Contract Management Coordinator
Thomas Ashley	Contract Management Coordinator
Timeka J. Motlow	Contract Management Coordinator
Vanessa Mass	Contract Management Coordinator
	Contract Management Modifications
Alison Rivera	Coordinator
	Contract Management Modifications
Andres Fernandez	Coordinator
	Contract Management Modifications
Bendiane Zephir	Coordinator
	Contract Management Modifications
Brittany Barker	Coordinator
	Contract Management Modifications
Desmond Cummings	Coordinator
	Contract Management Modifications
Elsie Ramirez	Coordinator
	Contract Management Modifications
Felicia Perry	Coordinator
	Contract Management Modifications
Gisele Cazeau	Coordinator
	Contract Management Modifications
Gwendolyn Vaden	Coordinator
	Contract Management Modifications
Heather Rogerson	Coordinator
	Contract Management Modifications
Hubert Paul	Coordinator
	Contract Management Modifications
Jacob Rodriguez	Coordinator
	Contract Management Modifications
Joshua Swinton	Coordinator
	Contract Management Modifications
Judy Taklani	Coordinator

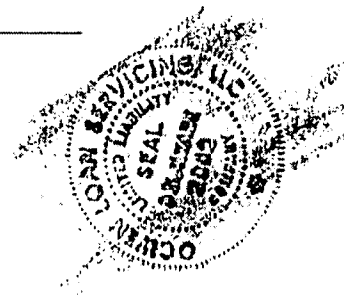
Kaitlin Conway	Contract Management Modifications Coordinator
Kelley Earle	Contract Management Modifications Coordinator
Richard Lopez	Contract Management Modifications Coordinator
Tamara Casseus	Contract Management Modifications Coordinator
Tatiana Kay	Contract Management Modifications Coordinator
Zachary Salvador	Contract Management Modifications Coordinator
Brian Ader	Title Analyst
Cord Moss	Title Analyst
Ana L. Rodriguez	Contract Manager
Andrea L. Blair	Contract Manager
Benjamin Z. Karp	Contract Manager
Brandon Barker	Contract Manager
Chris Heinichen	Contract Manager
Dana Vera	Contract Manager
Donovan L. Pitterson	Contract Manager
Douglas Townsend	Contract Manager
Joel Pires	Contract Manager
Leticia N. Arias	Contract Manager
Letron Kelly	Contract Manager
Michelle Gbolie	Contract Manager
Nicole Melton	Contract Manager
René J. Martínez	Contract Manager
Shakiva Ruff	Contract Manager
Vanessa Lewis	Contract Manager
Clara Helena Vasquez	Senior Contract Manager
Lora Stuart Shortt	Senior Contract Manager
Noemi Morales	Senior Contract Manager
Matthew B. Walker	Senior Vice President, Default Servicing
Lauren Martin	Supervisor, Contract Management
Jolene Stratton	Supervisor, Repurchasing and Compliance
Davida Stanley	Default Manager
Michelle A. Hynes	Default Team Lead
Mira Smoot	Default Team Lead
Susan Turner	Default Team Lead

4. The foregoing resolutions have not been amended, altered or repealed and, as of the date of this Certificate, in full force and effect.

(SIGNATURES APPEAR ON FOLLOWING PAGE)

IN WITNESS WHEREOF, the undersigned has executed this Certificate and affixed the corporate seal of the Company effective this 18th day of October, 2013.

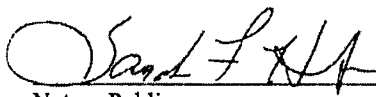

 Mable Scarlett
 Assistant Secretary



STATE OF Florida
 COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me this 18th day of October, 2013, by Mable Scarlett.




 Notary Public

(NOTARY SEAL)

Personally Known ☒ OR Produced Identification ☐
 Type of Identification Produced, if applicable: _____



I hereby certify that the foregoing is a true copy of the record in my office this day, Nov 05, 2013.
 Sharon R. Bock, Clerk Circuit Court, Palm Beach County, Florida
 BY Kathy Saxon Deputy Clerk