

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on APRIL 9, 2012.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



KRYSTAL HALL
VICE PRESIDENT



MELANIE HANSON
ASSISTANT SECRETARY

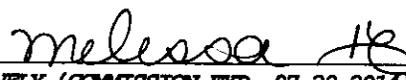
STATE OF IDAHO)
) ss
COUNTY OF BONNEVILLE)

On this APRIL 9, 2012, before me, the undersigned, a Notary Public in said State, personally appeared KRYSTAL HALL and MELANIE HANSON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of Mortgage Electronic Registration Systems, Inc. Solely As Nominee For MetLife Home Loans, A Division Of MetLife Bank, N.A. ITS SUCCESSORS AND ASSIGNS

P.O. BOX 2026, FLINT, MI 48501-2026

and acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.



MELISSA HIVELY (COMMISSION EXP. 07-28-2014)
NOTARY PUBLIC

