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WELLS FARGO BANK, NATIONAL ASSOCIATION

MORTGAGE BANKING COMMITTEE I OF THE BOARD OF DIRECTORS

ACTION BY WRITTEN CONSENT

The sole member of Mortgage Banking Committee I of the Board of Directors of Wells Fargo Bank, National Association (the "Bank"), a national banking association, hereby consents to the adoption of the following resolutions:

WHEREAS, in the normal course of business, employees of the Bank need to execute various documents in connection with closings for the sale of real property, contracts and addenda; and are required to present certification of their authorization authority;

WHEREAS, these actions will be best and most efficiently accomplished by a confirmation of existing corporate officer authority to execute individual documents on behalf of the Bank, and the appointment of Designated Signers with authority to execute individual documents on behalf of the Bank.

RESOLVED, that the Bank confirms the authority of the following officers to execute all instruments as authorized under their officer title pursuant to the General Signature Resolution of the Mortgage Banking Committee 1 on behalf of the Bank:

Harvey, Patrick Aloyslus – Assistant Vice President Hudson, Deanne Hansen – Vice President Loan Documentation Hulka, Stephen T. – Vice President Loan Documentation Hurst, Carrie Beth – Vice President Loan Documentation Kreitzer, Brian Russell – Vice President Loan Documentation Pizza, Erika – Vice President Loan Documentation Sanders, Debora M. – Vice President Loan Documentation

RESOLVED, that the following employees of the Bank are elected as Designated Signers for the Bank and authorized to execute any instrument relating to the origination, closing and servicing of Conventional. FHA-insured, or VA-guaranteed mortgages, including deeds and conveyances of real property acquired through forcelosure on behalf of the Bank:

Andrews, Elizabeth Greer a/k/a Andrews, Elizabeth Angeles, Rachelle Rafael a/k/a Angeles, Rachelle Anselmo, Paul Arnett, Nick A. Badger, Erica Lynn Bayly, Diane E. Bernstorff, Bruce E. Beutler, Dawn Renee Borowicc, James Raymond Bradley, Wendy Ann Brasil, Dma Maria Brown, Nancy L. Camello, Kelsey Rose Carbonaro, Chris Michael Carriga, Erin Christine Cartagena Jr., Victor M. a/k/a Cartagena Jr., Victor Carter, Shavon Cobb, Nicole Collins, Carol Y. Colmenares, Maria Noemi a/k/a Colmenares, Maria N. Contreras, Roma Elizabeth a/k/ Contreras Reina Dalisay, Orlando Marron Davalos, Sara DeJesus, Mellani Gutierrez Dela Concepcion, Janette K. Dlep, Bien Thuy a/k/a Dlep, Sharlena

Dominguez, Carmen Dotson, Terrilynn Dutt, Alvina Elosegui, Oscar Fitzsimmons, David A. Fortney, Cassandra Lee Garcia, Delilah Diana Graf. Daniel V. Graham, Emily M. Grimes, William (Carl) Grundman, John Guevara, Christine Guilliams, Todd Alfred Gutierrez, Jessica Ann Hailey, BriAnn Loretta Hanson, Gena a/k/a Hanson, Gena A. Harmon, David Andrew, Jr. Hayes, Brandy Herrera, Juan A. Holck, Breanna Iglesias, Yesenia Jonnings, William Patrick Jester, Scott Jones, Amy Lynne Koehn, Tracey Lang, Kathaleen A.

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Latham, Gretchen Ramona Leon, Jennifer Limjoco, Hazel Ann Lopez, Veronia L Luke, Nancy Ma Zheng, Rachel Madgett, Christopher Micale Maidhoff, Suzanne Martin, Geralyn Carissa Martin, Tracy Mayelin, Monica Ellen a/k/a Mayelin, Monica McCormack, Rose McFarland, Ashleigh Marie Mendoza, Juan Ramon Moffett, Sylvia N. a/k/ Moffett, Sylvia Moore, James Patrick Morf, Richard Edward Myers, Kelly Nicholson, Susan B. Niswonger, Stephen (Drew) Orlik, Regina W. Parker, Michael Paul Perez-Mercado, Sonia Pettit, Rhonda Gay

Pickens, Ahnalee Pretzer, Danielle Marie Reams, Derrick Reyes, Divine Grace Riggio, David Samuel Roberts, Laurie E. Schafer, Michelle Schucher, Audrey Shelton, Benjamin Shull, Leslie C. Sismilich, Terri L. Soto, Maria G. a/k/a Soto Maria Guadalupe Stratigos, James Strausbaugh, Cara Denise Suzuki, Shigeaki (CJ) Torrente, Elisa Michelle Trapani, Kim Ann a/k/a Trapani, Kim Trejos, Natalia Perez Trias. Derrick G. Trujillo, Rae Ann Tyler, James Calvin Versh, Lisa Joyce Villalpando, Sandra Welch, James

RESOLVED, that each individual's authority as an Officer or Designated Signer of the Bank as aforesaid shall terminate automatically upon the termination of such individual from employment with the Bank.

RESOLVED, that any and all actions heretofore or hereafter taken or caused to be taken by the individual listed above consistent with the terms of the foregoing resolutions be, and the same hereby are, approved, ratified, and confirmed.

SECRETARY'S CERTIFICATION

l, Deidre A. Messenger, Assistant Secretary of Wells Fargo Bank, N A., a national banking association, do hereby certify that the foregoing is a full, true and correct copy of the resolutions adopted by Mortgage Banking Committee I of the Board of Directors of Wells Fargo Bank, N.A., effective as of November 2, 2012; that said resolutions have not been amended or revoked and that the same are, on the date of this certification, in full force and effect.

WITNESS MY HAND AND THE SEAL OF THE BANK, this 7th day of November, 2012.

(SEAL)



Deidre A. Messenger, Assistant Secretary