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Passaic County Document Summary Sheet



County Clerk, Registry Division 401 Grand Street Room 113 Paterson, NJ 07505	Return Name and Address Premium Title Services, Inc. 1000 Abernathy Rd NE, Suite 200, Bldg 400 Atlanta, Ga 30328	 00JZ15
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Official Use Only

DANIELLE IRELAND-IMHOFF
 CLERK
 PASSAIC COUNTY
 New Jersey

INSTRUMENT NUMBER
2019021948

RECORDED ON
May 22, 2019
8:42:19 AM
BOOK: D3581
PAGE: 232
 Total Pages: 14

COUNTY REALTY TAX \$311.00
 COUNTY REALTY TAX \$155.50
 - PHPFA

Submitting Company	Premium Title Services Inc.		
Document Type	Deed		
Document Date (mm/dd/yyyy)	05/01/2019		
No. of Pages of the Original Signed Document (Including the cover sheet)	14		
Consideration Amount (If applicable)	\$310,800.00		
Official Use Only			

NJ PRESERVATION ACCOUNT \$75.00

RECORDING FEES - \$125.00
 RECORDER OF DEEDS

STATE REALTY TAX - \$17.30
 STATE REALTY TAX - \$315.30
 EAA (Enter up to five names)

NJAHTF \$241.50

HOMELESSNESS FUND TRUST \$3.00

TOTAL PAID **Second Party**
 (Grantee or Mortgagee or Assignor)
 INV: 1323087 (Enter up to five names)

Name(s) <small>(Last Name First Name Middle Initial Suffix) (or Company Name as written)</small>	Address (Optional)
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS7, by its AIF NewRez, LLC f/wa New Penn Financil, LLC d/b/a Shellpoint Mortgage Servicing By its AIF Ocwen Loan Servicing LLC	1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409
46 Paterson Ave LLC	753 Terhune Drive, Wayne, NJ 07470

Parcel Information <small>(Enter up to three entries)</small>	Municipality	Block	Lot	Qualifier	Property Address
	Paterson	1409	25		46 Paterson Ave, Paterson, NJ 07522
Reference Information <small>(Enter up to three entries)</small>	Book Type	Book	Beginning Page	Instrument No.	Recorded/File Date

***DO NOT REMOVE THIS PAGE.**
 DOCUMENT SUMMARY SHEET (COVER SHEET) IS PART OF PASSAIC COUNTY FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE.

Prepared By:

Leila H. Hale, Esq.
9041 S. Pecos Road #3900
Henderson, NV 89074
Phone: 702-736-6400

After Recording Return To:

46 Paterson Ave LLC
753 Terhune Drive
Wayne, NJ 07470

Tax Map Ref.: Block 1409, Lot 25

SPECIAL BARGAIN AND SALE DEED
WITH COVENANTS AGAINST GRANTOR'S ACTS
TITLE OF DOCUMENT

THIS indenture made the 1st day of May, in the year 2019, between

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS7, By its attorney in fact NewRez, LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing By its attorney in fact Ocwen Loan Servicing LLC, of the first part, **Grantor's Mailing Address:** C/o Ocwen Loan Servicing, LLC, 1661 Worthington Road Suite 100, West Palm Beach, Florida 33409;

AND

46 Paterson Ave LLC - A New Jersey Limited Liability Company, of the second part, **Grantee's Mailing Address:** 753 Terhune Drive, Wayne, New Jersey 07470;

WITNESSETH, that the said party of the first part, for and in consideration of **THREE HUNDRED TEN THOUSAND EIGHT HUNDRED AND NO/100 DOLLARS (\$310,800.00)**, lawful money of the United States of America, to him in hand well and truly paid by the said party of the second part, at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, and the said party of the first part being therewith fully satisfied and paid, has given, granted, bargained, sold, aliened, released, conveyed and confirmed, and by these presents, does give, grant, bargain, sell, alien, release, convey and confirm to the said party of the second part, and to his heirs and assigns forever, and all that (those) tract(s) or parcel(s) of land and premises, hereinafter particularly described, being in the City of Paterson, in the County of Passaic and State of New Jersey, designated as Block 1409, Lot 25, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

COMMONLY known as: 46 Paterson Avenue, Paterson, New Jersey 07522

THE PURPOSE of this Deed is to transfer title.

BEING the same premises conveyed to the Grantor(s) herein by Deed, dated April 10, 2017, recorded May 25, 2017, in the Passaic County Register's Office in Deed Book D3059, at Page 277; Instrument No. 2017025301

SUBJECT TO: Any Restrictions, Conditions, Covenants, Rights, Rights of Way, and Easements now of record,

TOGETHER with all and singular the buildings, trees, ways, waters, profits, privileges and advantages, the appurtenances to the same belonging or in anywise appertaining; also all the estate, right, title, interest, property, claim and demand whatsoever, of the said party of the first part, of in and to, the same and of, in and to every part parcel thereof; to have and to hold, all and singular the above described land and premises, with the appurtenances, unto the said party of the second part, his heirs and his assigns to the only proper use, benefit and behoof of the said party of the second part, his heirs and assigns forever;

AND the said party of the first part does, for himself, his heirs, executors and administrators, covenants and grant to and with the said party of the second part, his heirs and assigns, that the said party of the first part has not done, caused, suffered or procured to be done any act matter or thing whereby the title of the said party of the second part, hereby made of or intended to be made of, in and to the above granted, bargained and described land and premises,

with the appurtenances, or any part thereof, can or may be changed, charged, altered, or defeated in any way whatsoever.

TYPE OF DEED: This deed is called SPECIAL BARGAIN AND SALE DEED WITH COVENANTS AGAINST GRANTOR'S ACTS. The Grantor promises that the Grantor has done no act to encumber the Property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the Property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

In witness whereof, this Deed is signed and attested to by the Grantor's property signors as of the date at the top of the first page. Its corporate seal, if any, is affixed.

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS7, By its attorney in fact NewRez, LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing By its attorney in fact Ocwen Loan Servicing LLC

By: [Signature] 5/1/19
Printed Name & Title: Christian Lazu Contract Management Coordinator

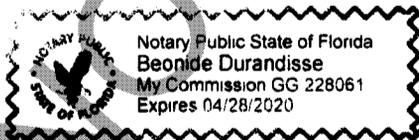
STATE OF Florida
COUNTY OF Palm Beach SS

Christian Lazu
Contract Management Coordinator

I certify that on May 1, 2019, personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person):

- (a) is a signor of **its attorney in fact NewRez, LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing By its attorney in fact Ocwen Loan Servicing LLC for The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS7**, authorized to sign this deed and as such, personally signed this deed;
- (b) signed, sealed and delivered this deed on behalf of **its attorney in fact NewRez, LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing By its attorney in fact Ocwen Loan Servicing LLC for The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS7**, as its act and deed; and
- (c) made this deed for **THREE THOUSAND TEN EIGHT HUNDRED AND NO/100 DOLLARS (\$310,800.00)** as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46: 15-5.)

NOTARY STAMP/SEAL



[Signature]
SIGNATURE
Beonide Durandisse | Notary
PRINTED NAME AND TITLE

My commission expires: _____
POA recorded simultaneously herewith
Loan # 7438020794

5-1-19
Personally Known To Me

EXHIBIT "A"
LEGAL DESCRIPTION

ALL THAT CERTAIN LOT, PLACE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING IN THE CITY OF PATERSON, COUNTY OF PASSAIC STATE OF NEW JERSEY:

BEGINNING AT A POINT IN THE EASTERLY LINE OF PATERSON AVENUE, 50 FEET WIDE, SAID POINT BEING DISTANT 50.00 FEET NORTHERLY FROM THE INTERSECTION OF THE EASTERLY LINE OF PATERSON AVENUE, WITH THE NORTHERLY LINE OF MAPLE STREET, 50 FEET WIDE; AND FROM THENCE RUNNING;

- 1) NORTH 65 DEGREES 00 MINUTES EAST, 100.00 FEET TO A POINT; THENCE;
- 2) NORTH 25 DEGREES 00 MINUTES WEST, 25.00 FEET TO A POINT; THENCE;
- 3) SOUTH 65 DEGREES 00 MINUTES WEST, 100.00 FEET TO A POINT IN THE EASTERLY LINE OF PATERSON AVENUE; THENCE;
- 4) ALONG THE SAID EASTERLY LINE OF PATERSON AVENUE, 25.00 FEET TO THE POINT AND PLACE OF BEGINNING.

BLOCK: 1409 LOT 25

NOT CERTIFIED COPY

STATE OF IOWA, COUNTY OF BLACKHAWK, SS:
I, Sandie L. Smith, Recorder of said County, hereby
certify that this is a true copy of the official document
as recorded in the Recorder's Office in Book and
Page or Document No. 2019-00007850

Sandie L. Smith, County Recorder

11-19-18
(DATE)

Sandie L. Smith
(Recorder)

Doc ID: 009431500009 Type: GEN
Recorded: 11/15/2018 at 03:38:57 PM
Fee Amt: \$47.00 Page 1 of 9
Black Hawk County Iowa
SANDIE L. SMITH RECORDER
File **2019-00007850**

* Document drafted by and
After Recording Return Document To:
Ocwen Loan Servicing, LLC
5720 Premier Park Dr Bldg 3
West Palm Beach, FL 33407
Attn: Record Services

Exhibit
LIMITED POWER OF ATTORNEY

4313

KNOW ALL MEN BY THESE PRESENTS, that pursuant to the authority granted under that certain limited power of attorney attached as Exhibit A (the "Limited POA"), New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing (the "Company"), in its capacity as Master Servicer, having a place of business at 75 Beattie Place, Suite 300, Greenville, SC 29601, does hereby further constitute and appoint Ocwen Loan Servicing, LLC a Delaware limited liability company ("Ocwen"), having an office at 1661 Worthington Rd, Ste. 100, West Palm Beach, FL 33409, by and through its officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with the Subservicing Agreement, dated as of August 17, 2018, by and between New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing and Ocwen Loan Servicing, LLC, ("Agreement").

Pursuant to the authority granted under the Limited POA, the Company hereby further grants its authority and power to execute any and all such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do under the Limited POA, and hereby does ratify and confirm all that Ocwen shall lawfully do or cause to be done by authority hereof. The undersigned also grants unto said Attorney-in-fact, subject to the foregoing limitations, the full power and authority to correct minor ambiguities and errors in documents necessary to effect the above, for the purpose of performing all acts and executing all documents in the name of the Company necessary and incidental to the servicing of said loans, including but not limited to:

1. Foreclosing delinquent loans or discontinuing such foreclosure proceedings, including, but not limited to, the execution of notices of default, notices of sale, assignments of bids, and assignments of deficiency judgments, and appearing in the prosecuting bankruptcy proceedings;
2. Selling, transferring or otherwise disposing of real property acquired through foreclosure or otherwise, including, but not limited to, executing all contracts, agreements, deeds, assignments or other instruments necessary to effect such sale, transfer or disposition, and

✓ 47.00

(47)

receiving proceeds and endorsing checks made payable to the order of the Company from such proceedings;

3. Preparing, executing, and delivering satisfactions, cancellations, discharges, lost note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, and UCC-3 Continuation Statements;
4. Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes in connection with loans for which Ocwen has received full payment of all outstanding amounts due on behalf of the Company;
5. Endorsing insurance proceeds checks and mortgage payment checks to the order of the Company; and
6. Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans in accordance with the Agreement.

The Company further grants to Ocwen full power and authority to do and perform all acts necessary for Ocwen to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the Company might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that Ocwen shall lawfully do by virtue of the powers and authority granted and contemplated hereby, and all that Ocwen has previously done pursuant to or in connection with the Servicing Agreement or any Limited Power of Attorney previously granted by the Company to Ocwen. This Limited Power of Attorney shall be in full force and effect as of October 25 2018 until revoked or terminated by the Company.

Nothing herein shall give the attorney-in-fact hereunder the right or power to negotiate or settle any suit, counterclaim or action against the Company. The Company shall have no obligation to inspect or review any agreement or other document or item executed by the attorney-in-fact hereunder on behalf of the Company pursuant to this Limited Power of Attorney and as such, the attorney-in-fact hereunder expressly acknowledges that the Company is relying upon such attorney-in-fact to undertake any and all necessary procedures to confirm the accuracy of any such agreement, document or other item.

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 has not been revoked by the Company, unless a revocation has been recorded in the public records of the jurisdiction where this Limited Power of Attorney has been recorded, or unless such third party has received actual written notice of a revocation.

New Penn Financial, LLC d/b/a
Shellpoint Mortgage Servicing (Company)

By: [Signature]

Name: Michael Keaton

Title: Executive Vice President-Servicing
Division

Date: October 25, 2018

Witness: [Signature]
Meredith Prickett

Witness: [Signature]
Kayla Gooding

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

On this 25 day of October in the year 2018 before me, the undersigned, personally appeared Michael Keaton personally known to me to be the person who executed the within instrument as Executive Vice President, on behalf of New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, and he acknowledged that said instrument is the act and deed of New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, and that he, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Sworn to (or affirmed) and subscribed before me this 25 day of October, 2018.

Official Seal



[Signature]

Julius Drayton, Notary Public

Greenville County, South Carolina

My commission expires: 1/31/2027

Exhibit A

The Bank of New York Mellon Trust Company, N.A, f/k/a The Bank of New York Trust Company, N.A. (attached)

NOT CERTIFIED COPY

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **THE BANK OF NEW YORK MELLON Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, (the "Trustee")**, as Trustee for those certain trusts identified on **Schedule A hereto (the "Covered Trusts")**, having an office at **500 Ross Street, Pittsburgh, PA 15262**, hereby appoints New Penn Financial, LLC d/b/a Shellpoint Mortgage as Master Servicer, having an office at 75 Beattie Place, Suite 300, Greenville, SC 29601, under those pooling and servicing agreements and related servicing agreements with respect to each Covered Trust, to be the Trustee's true and lawful Attorney-in-Fact (the "Attorney") to act in the name, and on behalf, of the Trustee with power to do only the following in connection with the Covered Trusts, on behalf of the Trustee:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is 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 and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
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 ("REO Property").
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial 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 partial satisfaction, discharge or release, and all other comparable instruments, with respect to the Mortgage or Deed of Trust and the property encumbered thereby.
9. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of 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 a deed in lieu of foreclosure;
 - f. the filing, prosecution and defense of claims, and the appearance on behalf of the Trustee, in any bankruptcy case affecting the mortgage note, Mortgage or Deed 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 *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 9.a. through 9.h., above.

10. The execution and delivery of the following documentation with respect to the sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. The performance of all steps necessary to realize on insurance proceeds, including but not limited to insurance proceeds relating to foreclosures, short sales, deeds in lieu of foreclosure, sale of REO Property, and the exercise of any rights of the Trustee under any insurance agreement.

12. The execution and/or filing of such documents and taking of such action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing has an obligation to defend the Trustee.

13. The execution of any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof.

14. The doing of all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, and making any endorsements which may be considered necessary by the Attorney, endorsing on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

15. The delegation of the authority given to New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing by the Trustee under this Limited Power of Attorney to Ocwen Loan Servicing, LLC, as sub servicer for New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, for purposes of servicing, administering or managing the Mortgage Loans, by executing such additional powers of attorney in favor of Ocwen Loan Servicing, LLC, as Subservicer for New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, for such purposes. Ocwen Loan Servicing, LLC, as New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing's attorneys-in-fact, shall have no greater authority than that held by New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing under this Limited Power of Attorney.

The relationship of the Trustee and the Attorney under this Limited Power of Attorney is intended by the parties to be that of an independent contractor and not that of a joint venturer, partner, or agent.

This Limited Power of Attorney is effective until the earlier of (1) 11:59 p.m. Eastern Standard time on the date that is one year from the date hereof, (2) this Limited Power of Attorney is revoked by the Trustee, (3) the Attorney ceases to be a Master Servicer under the pooling and servicing agreements and the related servicing agreement(s) for the Covered Trusts identified on Schedule A hereto; or (4) Ocwen Loan Servicing, LLC ceases to act as a sub servicer for Master Servicer.

Except as set forth in paragraph 15 above, the authority granted to the Attorney by this Limited Power of Attorney is not transferable to any other party or entity.

This Limited Power of Attorney shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by the Attorney, or by the Attorney's attorneys-in-fact pursuant to any additional powers of attorney granted by the Attorney in accordance with paragraph 15 above, which the Attorney or its attorneys-in-fact could properly have taken pursuant to this Limited Power of Attorney, be, and hereby are, ratified and affirmed.

Date: October 18, 2018.

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank

By: [Signature]
Name: Michael S. Thompson
Title: Vice President

By: [Signature]
Name: Mary A. May
Title: Vice President

Witness: [Signature]
Printed Name: Brendan McCarthy

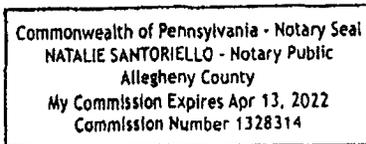
Witness: [Signature]
Printed Name: Derrick Thrasher

ACKNOWLEDGEMENT

STATE OF Pennsylvania §
COUNTY OF Allegheny §

On the 18th day of October, 2018, Michael S. Thompson and Mary A. May personally appeared before me, known or proved to me to be the same persons who executed the foregoing instrument and to be the Vice President and Vice President respectively of THE BANK OF NEW YORK MELLON Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, (the "Trustee"), as Trustee for those certain trusts identified on Schedule A hereto (the "Covered Trusts"), and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee.

In witness whereof, I have hereunto signed my name an affixed my notarial seal the day and year last written.



[Signature]
Natalie Santoriello
NOTARY PUBLIC
My Commission expires: 4/13/2022

SCHEDULE A

No.	Covered Trusts
1.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2003-GH2
2.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2003-J10
3.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2003-J8
4.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2004-AR1
5.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2004-AR2
6.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM Mortgage Loan Trust 2004-J2
7.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2002-SL1
8.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2003-RS10
9.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2003-RS7
10.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2003-SL1
11.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-KR1
12.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-KR2
13.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-RS10
14.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-RS2
15.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-RS4

16.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-RS7
17.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc. Mortgage-Backed Pass-Through Certificates, Series 2004-RS8
18.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-KS10
19.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-KS11
20.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-KS7
21.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS1
22.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS10
23.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS2
24.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS3
25.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS5
26.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS6
27.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS7
28.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS8
29.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2004-KS9
30.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Funding Mortgage Securities I, Inc., Mortgage Pass Through Certificates Series 2004-S3
31.	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RP1

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