

CE1909-MN-3578115.

#9

*E-Record*

**Deed Cover Sheet - NRM Ocwen**

<b>File Number:</b> ANO1912-MN-3621862	<b>Client File Number/Asset Number:</b> 0071444939
---	---

<b>Property Address:</b> 938 Arkwright Street, Saint Paul, MN 55130 (Ramsey)
---

**POA Submission Requirement**

Inv # G1B POA# 4821

<b>Copy Attached:</b>  Yes  (POA 6/27/2022 BATCH)	<b>Recording Info County of Ramsey</b>  N/A
---	---

Est. Set. Date: July 5, 2022

L1 Date: :

Additional Notes: \_\_\_\_\_

**CORPORATE SEAL**

Executed deed should be sent to the Closing Office indicated below:

Premium Title Services, Inc.  
5080 Spectrum Drive, Suite 1010W  
Addison, TX 75001

**PERSONALLY KNOWN STAMP TO  
BE ADDED TO NOTARY BLOCK.**

After recording, please return recorded POA to the following address:

PHH Mortgage Corporation  
Attention: Record Services  
5720 Premier Park Drive  
West Palm Beach, FL 33407

Sr No.	Documents Submitted for Execution	Supporting Documents	Witness Required	Notary required
1	LWD		0	1
2				
3				
4				
5				



3826807-1002-0

Douglas Townsend

Jacqueline S. Michaelson

QC: \_\_\_\_\_

Jacqueline S. Michaelson

Executed June 30, 2022

AFREO1

SFCMVR 6/29/2022

(Top 3 inches reserved for recording data)

LIMITED WARRANTY DEED Except Assessments  
Business Entity to Individual(s)

Minnesota Uniform Conveyancing Blanks  
Form 10.2.7 (2013)

DEED TAX DUE: \$

DATE: June 30, 2022  
(month/day/year)

FOR VALUABLE CONSIDERATION , \$132,000.00

Deutsche Bank National Trust Company, as Trustee for Novastar Mortgage Funding Trust, Series 2007-2, Novastar Home Equity Loan Asset-Backed Certificates, Series 2007-2, is a corporate trust as defined by Minn. Stat. 501C.0102(c) A national banking association under the law of The United States of America "(Grantor)", hereby conveys and quitclaims to Rodrigo Cardozo Ronderos, A married man as sole and separate property, and Diego Cardozo Ronderos, A Single Person, as Joint Tenants) with Rights of Survivorship ("Grantee"), real property in Ramsey County, Minnesota, legally described as follows:

LOT 6, BLOCK 1, EDMUND RICE'S FOURTH ADDITION, RAMSEY COUNTY, MINNESOTA.

Check here if all or part of the described real property is registered (Torrens)

Together with all hereditaments and appurtenances belonging thereto, subject to the lien of all unpaid special assessments and interest thereon.

This deed conveys after acquired title. Grantor warrants that Grantor has not done or suffered anything to encumber the property, EXCEPT:

**Check applicable box:**

- The seller certifies that the seller does not know of any wells On the described real property.
- A well disclosure certificate accompanies this document or has Electronically filed.  
(If electronically filed, insert WDC number :)
- I am familiar with property described in this instrument and I certify that the status and the number of wells on the described Real property have not changed since the last previously filed Well disclosure certificate.

**Property Address: 938 Arkwright Street, Saint Paul, MN 55130 (Ramsey)**

Grantor

Deutsche Bank National Trust Company, as Trustee for Novastar Mortgage Funding Trust, Series 2007-2, Novastar Home Equity Loan Asset-Backed Certificates, Series 2007-2 by PHH Mortgage Corporation as Attorney-In-Fact

(name of Grantor)

By:

(signature)

June 30, 2022

Jacqueline S. Michaelson

Its: Contract Management Coordinator

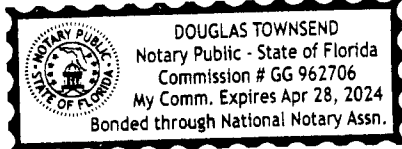
(type of authority)

State of FLORIDA, County of PALM BEACH:

This instrument was acknowledged by me by means of  **physical presence** or  online notarization, on this June 30, 2022, by Jacqueline S. Michaelson  
(month/day/year) (name of authorized signer)

Contract Management Coordinator of PHH Mortgage Corporation as Attorney in Fact for Deutsche Bank National Trust Company, as Trustee for Novastar Mortgage Funding Trust, Series 2007-2, Novastar Home Equity Loan Asset-Backed Certificates, Series 2007-2.

(Stamp) **Personally Known To Me**



DT  
6/30/22

*DT*

(signature of notary signor)

Douglas Townsend

Title (and Rank): NOTARY

My commission expires: \_\_\_\_\_

(month/day/year)

POA recorded simultaneously herewith

THIS INSTRUMENT WAS DRAFTED BY:

Patrick J. Schwery

5080 Spectrum Drive, Suite 1010W

Addison, TX 75001

TAX STATEMENT FOR THE REAL PROPERTY DESCRIBED IN THIS INSTRUMENT SHOULD BE SENT TO: Rodrigo Cardozo Ronderos and Diego Cardozo Ronderos

14785 Lower Endicott Way

Apple Valley, MN 55124

After recording return to  
14785 Lower Endicott Way, Apple Valley, MN  
55124

Property Address: 938 Arkwright Street, Saint Paul, MN 55130 (Ramsey)



Doc ID: 009763880006 Type: GEN  
Recorded: 02/19/2020 at 11:57:50 AM  
Fee Amt: \$32.00 Page 1 of 6  
Black Hawk County Iowa  
SANDIE L. SMITH RECORDER  
File 2020-00014362

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. 2020-00014362

Sandie L. Smith, County Recorder

2-20-2020  
(DATE)

Sandie L. Smith  
(Recorder)

\* AFTER RECORDING RETURN TO:  
PHH MORTGAGE CORPORATION  
5720 PREMIER PARK DR  
WEST PALM BEACH, FL 33409  
Attn: Power of Attorney Department

4821

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its usual place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee (the "Trustee") for Trusts set forth on Exhibit A (the "Trust(s)") hereto, pursuant to the governing agreements (the "Agreements"), by and between, among other, the Trustee and NewRez LLC, f/k/a New Penn financial, LLC, d/b/a Shellpoint Mortgage Servicing having a place of business at 75 Beattie Place, Suite 300 Greenville, SC 29601 (the "Master Servicer"), and PHH Mortgage Corporation (the "Sub-Servicer") having a place of business at 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409, hereby constitutes and appoints the Sub-Servicer, by and through the Sub-Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which PHH Mortgage Corporation ("PMC"), is acting as the Sub-Servicer.

75c

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely 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; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreements.
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.

4. The completion of loan assumption agreements.
5. The full 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 full enforcement of and preservation of the Trustee's interests in the Mortgage Notes, Mortgages or Deeds of Trust, and in the proceeds thereof, by way of, including but not limited to, foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or the 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 deed in lieu of foreclosure;
  - f. the filing, prosecution and defense of claims, and to appear on behalf of the Trustee, in bankruptcy cases affecting Mortgage Notes, Mortgages or Deeds 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 8.a. through 8.h. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
- a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of December 4, 2019.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Solely to the extent that the Sub-Servicer has the power to delegate its rights or obligations under the Agreements, the Sub-Servicer also has the power to delegate the authority given to it by Deutsche Bank National Trust Company, as Trustee, under this Limited Power of Attorney, for purposes of performing its obligations and duties by executing such additional powers of attorney in favor of its attorneys-in-fact as are necessary for such purpose. The Sub-Servicer's attorneys-in-fact shall have no greater authority than that held by the Sub-Servicer.

Nothing contained herein shall: (i) limit in any manner any indemnification provided to the Trustee under the Agreements, (ii) limit in any manner the rights and protections afforded the Trustee under the Agreements, or (iii) be construed to grant the Sub-Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Sub-Servicer receives any notice of

suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, then the Sub-Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Sub-Servicer under the Agreements or to allow the Sub-Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.

The Sub-Servicer hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Sub-Servicer, or its attorneys-in-fact, of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreements or the earlier resignation or removal of the Trustee under the Agreements.

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.

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 shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank National Trust Company, as Trustee for the Trusts listed on Exhibit A has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 4<sup>th</sup> day of December, 2019.

Deutsche Bank National Trust Company as Trustee for the Trusts listed on Exhibit A

By: [Signature]  
Name: Marion Hogan  
Title: Assistant Vice President

Witness:

[Signature]  
Name: Christopher Middlebrook

Prepared by:

[Signature]  
Name: Ballerie Hargrove  
Title: Trust Administrator

Witness:

[Signature]  
Name: Faizah Khan



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

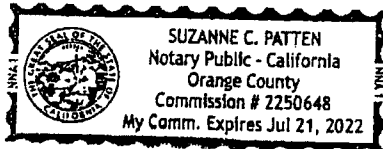
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California )
County of Orange )

On December 4, 2019 before me, Suzanne C. Patten, a Notary Public
Here Insert Name and Title of the Officer

personally appeared Marion Hogan
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



Place Notary Seal Above

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Suzanne C Patten
Signature of Notary Public

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

OPTIONAL

Title or Type of Document: LPOA

Document Date: Number of Pages:

Signer(s) Other Than Named Above:

Capacity(ies) Claimed by Signer(s)

Signer's Name: Marion Hogan
Corporate Officer — Title(s): AVP
Partner — Limited General
Individual Attorney in Fact
Trustee Guardian or Conservator
Other:

Signer's Name:
Corporate Officer — Title(s):
Partner — Limited General
Individual Attorney in Fact
Trustee Guardian or Conservator
Other:

Signer Is Representing: Signer Is Representing:



EXHIBIT A

NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-1, NOVASTAR HOME EQUITY LOAN ASSET-  
BACKED CERTIFICATES, SERIES 2007-1, POOLING AND SERVICING AGREEMENTS DATED AS FEBRUARY 1,  
2007

NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-2, NOVASTAR HOME EQUITY LOAN ASSET-  
BACKED CERTIFICATES, SERIES 2007-2, POOLING AND SERVICING AGREEMENTS DATED AS MAY 1, 2007