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LIMITED POWER OF ATTORNEY

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I#: 2018085201 BK: 19981 PG: 187, 03/20/2018 at 02:29 PM, RECORDING 3 PAGES \$27.00 KEN BURKE, CLERK OF COURT AND COMPTROLLER PINELLAS COUNTY, FL BY DEPUTY CLERK: CLKPR10

(Space above reserved for Recorder of Deeds certification)

LIMITED POWER OF ATTORNEY

Sahara Property Management, LLC 440 South LaSalle Street, Suite 2000, Chicago, IL 60605

То

Fay Servicing, LLC 440 South LaSalle Street, Suite 2000, Chicago, IL 60605

Return to: Vantage Point Title, Inc. 25400 US 19 North, Suite 135 Clearwater, FL 33763

Prepared by: Peter Kollydas

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Peter Kollydas Senior Vice President Sahara Property Management, LLC 440 South LaSalle Street Suite 2000 Chicago, IL 60605 ί.

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made by SAHARA PROPERTY MANAGEMENT, LLC ("<u>Sahara</u>") in connection with that certain Securitization Servicing Agreement, dated as of December 1, 2017 (the "<u>Agreement</u>"), by and among Fay Servicing, LLC, as servicer (the "<u>Servicer</u>"), MFA Financial, Inc., as asset manager, MFA 2017-NPL1, LLC, as issuer, Sahara, as an REO entity, Valley REO Property Management, LLC, as an REO entity, MFRA Trust 2014-2, as participation agent, Wells Fargo Bank, N.A., as paying agent, and Wilmington Trust, National Association, as indenture trustee.

Sahara hereby appoints Servicer, as its true and lawful attorney-in-fact, to act in its place for the following purposes:

To sign, execute, acknowledge, deliver and record, in the name of Sahara, and any acquired or merged entities, all documents in conjunction with the Assets for the purposes of (i) completing and recording any assignment, release or reconveyance instrument which is required for (a) the proper servicing of the related Asset or otherwise necessary to cure any defect in the chain of title, (b) to ensure that the Asset vests in the name of Sahara or another party designated by Sahara, and (c) for any transfer of record title which is required with respect to the Assets or any security interest related thereto, (ii) curing any defects associated with any other document or instrument with respect to an Asset related to the servicing thereof pursuant to the Agreement; (iii) pursuing, prosecuting and defending foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to any Mortgaged Property or REO Property, as defined in and pursuant to the Agreement; (iv) executing all deeds, tax declarations, certificates and any other documents or instruments necessary. appropriate or required to list, sell, transfer and assign any Mortgaged Property either by foreclosure or by deed lieu of foreclosure, with any such deed to be without recourse; (v) taking such further actions as are deemed necessary or required to service, administer and endorse the terms of the Mortgage Loans in accordance with the Agreement, including and without limitation, executing any subordination or release agreements; (vi) executing all deeds, tax declarations, certificates and any other documents or instruments necessary, appropriate or required to list, sell, transfer and assign any REO Property, with any such deed to be without recourse; and (vii) endorsing checks, drafts and other evidences of payment made payable to Sahara in conjunction with any Mortgage Loan or REO Property, representing payments on accounts with all such amounts deposited in the Custodial Account or Escrow Account, as defined in and pursuant to the Agreement.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments and to perform all things requisite, necessary, and proper to carry into effect the powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney is subject to all the terms and conditions included in the Agreement and is effective as of the date hereof, and shall continue in full force and effect until revoked in writing by the undersigned.

This Limited Power of Attorney shall not be assigned to any third party by the Servicer without the written prior consent of Sahara.

Nothing herein shall give any attorney-in-fact the rights or powers to negotiate or settle any suit, counterclaim or action against Sahara. If the Servicer receives any notice of suit, litigation or proceeding in the name of Sahara, then Servicer shall promptly forward a copy of same to Sahara.

If any provisions of this Limited Power of Attorney shall be held invalid, illegal, or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. This Limited Power of Attorney is entered into and shall be governed by and construed by the laws of the State of New York without regard to conflicts of law principles of such state (except for Section 5-1401 of the New York General Obligations Law which shall govern).

Capitalized terms used, but not defined, herein shall have the meanings assigned thereto in the Agreement.

IN WITNESS WHEREOF, Sahara has caused these presents to be signed and acknowledged in their name and on their behalf by a duly elected and authorized signatory this 1st day of December, 2017.

SAHARA PROPERTY MANAGEMENT, LLC

By:

Name: Peter Kollydas Title: Senior Vice President

inted Name: Jinesh Sheth

Printed N

STATE OF NEW YORK)

SS:

COUNTY OF NEW YORK)

On December 1, 2017, before me, the undersigned, a Notary Public in and for said State, personally appeared before me Peter Kollydas, Senior Vice President of Sahara Property Management, LLC, personally known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed that same in his authorized capacity, and that by his signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.

KIMBERLY CAPARSO NGTARY PUBLIC-STATE OF NEW YORK No. 01 CA8205198 Qualified in New York County My Commission Expires 06-11-2021

[NOTARY SEAL]

pin Kimberly Caparso

STATE OF FLORIDA-PINELLAS COUNTY



I hereby certify that the foregoing is a true copy as the same appears among n the files/and records of this L day of KEN BURKE Clerk of Circon Court & omptroller Deputy/Clerk

RESOLUTION

A RESOLUTION TO AUTHORIZE **DAREN PEREZ**, AS AN AGENT OF **FAY SERVICING**, **LLC**, TO EXECUTE INSTRUMENTS RELATED TO REO MANAGEMENT, MARKETING AND SALES AND OTHERWISE PERFORM ALL OTHER ACTS NECESSARY TO ACCOMPLISH THE INTENT OF THIS RESOLUTION; AND FOR OTHER PURPOSES.

WHEREAS, FAY SERVICING, LLC (the "Fay Servicing") is a Delaware limited liability company managed by EDWARD JAMES FAY (the "Manager"); and

WHEREAS, the Operating Agreement for Fay Servicing, LLC dated April 02, 2008, grants the Manager full and complete authority to make any and all decisions and to do any and all things which the Manager deems to be reasonably required in light of the company's business and objectives; and

WHEREAS, the Operating Agreement further grants the Manager full authority to bind the company and to make any decisions required to operate the company; and

WHEREAS, the Manager deems it reasonably required to authorize certain agents to execute and deliver instruments related to REO management, marketing and sales in the name of and on behalf of Fay Servicing; and

WHEREAS, the Manager deems it in the best interest of Fay Servicing and Fay Servicing will best be served by this authorization of agent, DAREN PEREZ, to execute and deliver instruments related to REO management, marketing and sales in the name of and on behalf of Fay Servicing.

NOW, THEREFORE, BE IT RESOLVED BY THE MANAGER OF FAY SERVICING AND IT IS HEREBY RESOLVED

<u>Section 1</u>. The Manager authorizes DAREN PEREZ to execute instruments related to REO management, marketing and sales on behalf of Fay Servicing and to otherwise perform all other acts necessary to accomplish the intent of this Resolution.

Section 2. This Resolution shall be immediately effective upon approval by the Manager.

SO RESOLVED, this the 6th day August, 2015.

FAY SERVICING, LLC

Edward J. Fay, Manager