2021-004557

Klamath County, Oregon

03/26/2021 10:59:00 AM

Fee: \$122.00

LIMITED POWER OF ATTORNEY

Recording Requested by and When recorded, please return to: Civic Financial Services, LLC c/o Paula Chastain 2015 Manhattan Beach Blvd., Suite 106 Redondo Beach, CA 90278

DOCUMENT CONTAINS 5 PAGES

Prepared by:	When recorded return to
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LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made in connection with (i) that certain Flow Servicing Agreement, dated as of November 14, 2019 (the "FSA"), by and among Fay Servicing, LLC ("Servicer"), DLJ Mortgage Capital, Inc. ("DLJMC"), GIFM Holdings Trust ("GIFM") and Column Financial, Inc., and (ii) that certain Assignment, Assumption and Recognition Agreement, dated as of August 4, 2020, among Taenite Asset Trust ("Client"), Servicer, DLJMC, Civic Ventures, LLC and the other parties identified therein as "Sellers" (the "AAR" and together with the FSA, the "Servicing Agreement").

Client hereby makes, constitutes and appoints Servicer for Client's benefit and in Client's name, place, and stead, as Client's true and lawful attorney-in-fact, with full power of substitution, to act in any manner necessary and proper to exercise the servicing and administrative powers set forth in the Servicing Agreement with respect to those loans on behalf of Client. Such powers include the authority to execute the following documents:

- 1. Mortgage and trust deed assignments;
- 2. Note endorsements and allonges;
- 3. Substitutions of trustee;
- 4. Deeds of conveyance (including, without limitation, warranty deeds, grant deeds and quitclaim deeds);
- 5. Trust deed reconveyance and mortgage release documents;
- 6. Partial releases and subordination agreements;
- 7. Affidavits (including, without limitation, lost note affidavits, military affidavits and affidavits of indebtedness);
- 8. Powers of attorney (i) concerning any process related to effecting a lien release upon payment of a loan in full, or (ii) used to process any foreclosure, bankruptcy or other related activity concerning a loan in default;
- 9. Settlement statements/closing disclosures;
- 10. Endorsement of insurance claim proceeds checks;
- 11. Insurance claims and filings;
- 12. Approved, standard hold harmless agreements regarding payment of property insurance proceeds to Servicer for the benefit of Client;
- 13. Documents in connection with any bankruptcy (including, without limitation, Bankruptcy Declaration in support of Motions for Relief from Stay);
- 14. Contracts and purchase agreements for sale of real estate and any related sale documents:
- 15. Settlement agreements, consent judgments, stipulated dismissals, stipulations and releases, as may be necessary;

- 16. Payoff statements; and
- 17. Documents in connection with any foreclosure, relocation or unlawful detainer action, including but not limited to the right to demand rent, holdover damages and/or possession and file any unlawful detainer action to recover such possession.

Client gives Servicer full power and authority to pursue appropriate legal action and to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the limited power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and does hereby ratify and confirm to all that this Limited Power of Attorney is effective as of the date hereof.

Client will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying upon Servicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Servicer for all purposes of this Limited Power of Attorney.

Servicer shall not be obligated to furnish a bond or other security in connection with its actions hereunder. Servicer hereby agrees to indemnify and hold Client 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 Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Servicing Agreement.

Client authorizes Servicer, by and through any of its directors or officers, or any other employee who is duly authorized by Servicer to certify, deliver and/or record copies and originals of this Limited Power of Attorney.

If any provision 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 the laws of the State of Delaware without regard to conflicts of law principles of such state.

[Signature page follows]

IN WITNESS WHEREOF, Taenite Asset Trust, as Client, has caused this Limited Power of Attorney to be executed by its duly authorized representative as of March 19, 2021.

TAENITE ASSET TRUST

By: Magnetar Financial LLC, as Administrator

By: 11 Uchael Jarro
Name: Michael Turro

Title: Chief Compliance Officer

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.ss

State of **Illinois** County of Cook

On March 19, 2021 before me Borton Szeto, Notary Public, personally appeared Michael Turro, 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 (s)he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

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

> Official Seal **Borton Szeto** Notary Public State of Illinois My Commission Expires 06/20/2022

WITNESS my hand and official seal.

Notary Signature

[Notary Seal]