

**SPECIAL AND LIMITED POWER OF ATTORNEY
AND RELATED COVENANTS**

KNOW ALL MEN BY THESE PRESENTS:

For good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned authorized officer of Reverse Mortgage Funding LLC ("Principal"), located at 1455 Broad Street, 2nd Floor Bloomfield, New Jersey 07003, does herein constitute, appoint, authorize, and empower Compu-Link Corporation, dba Celink (the "Attorney-in-Fact") in the name, place, and stead of Principal with respect to the Loans and related Mortgaged Property and REO Property subserviced by the Attorney-in-Fact on behalf of Principal pursuant to that certain Reverse Mortgage Subservicing Agreement dated November 30, 2016, by and between the Attorney-in-Fact, as subservicer, and the Principal, as Servicer (as such agreement may be amended or supplemented, the "Subservicing Agreement"). The Attorney-in-Fact and Principal together are the "Parties." Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Subservicing Agreement.

The Attorney-in-Fact is hereby authorized and empowered as follows with respect to the Loans and related Mortgaged Property and REO Property subserviced by the Attorney-in-Fact pursuant to the Subservicing Agreement:

- (i) To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, assumptions, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect their execution, delivery, conveyance, recordation or filing provided that such action does not adversely affect the lien of the Mortgage or as insured.
- (ii) To execute and deliver hazard, flood, HUD/FHA and title insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of sale, notices of rescission, foreclosure deeds, substitutions of trustee under deeds of trust, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or filings on behalf of Principal in connection with (A) bankruptcy and eviction actions, (B) any action necessary to conduct any foreclosure, taking of a deed in lieu of foreclosure, judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, or any similar procedure (collectively, as applicable, "Foreclosure"), and (C) any and all documents, deeds, transfers, tax declarations, certificates, escrow instructions, bills of sale, closing statements and any other documents or instruments whatsoever which are necessary, appropriate, or required to transfer, sell or convey real property that constitutes REO Property.
- (iii) To endorse any checks or other instruments received by the Attorney-in-Fact and made payable to Principal.

- (iv) Without limiting the foregoing, to institute, pursue, appear in, and participate in judicial or similar actions or proceedings that arise in the normal course of subservicing the Loans and related REO Property (including without limitation eminent domain and condemnation proceedings) and to prepare, execute, deliver and file any motions, pleadings, affidavits, or other instruments in connection with the foregoing.

The Attorney-in-Fact may delegate the authority granted herein to its REO vendors LRES and Single Source (the latter as to a population of loans that is trailing off) and each of their officers, directors, employees, agents and assigns that have been disclosed to Celink as authorized signers.

The appointment of the Attorney-in-Fact 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. This Power of Attorney is not intended to extend the powers granted to the Attorney-in-Fact under the Subservicing Agreement or to allow the Attorney-in-Fact to take any actions with respect to Mortgages or Notes not authorized by the Subservicing Agreement.

Principal covenants and agrees that it shall, from time to time after the date hereof, at the request of the Attorney-in-Fact, execute instruments confirming all of the foregoing authority of the Attorney-in-Fact. The foregoing shall not be deemed to be breached by reason of any action or omission of the Attorney-in-Fact appointed hereunder.

The limited power of attorney granted herein shall commence as of the date of execution hereof and shall continue in full force and effect until terminated, in writing, by Principal.

Unless a third party has received notice that this Power of Attorney has been terminated by Principal, such third party may rely upon the exercise of the power granted herein. For the avoidance of doubt, this provision is not a waiver of any claims that Principal may have against the Attorney-in-Fact for any unlawful or improper use of this Power of Attorney by the Attorney-in-Fact.

THIS POWER OF ATTORNEY SHALL BE CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF MICHIGAN AND THE OBLIGATIONS, RIGHTS AND REMEDIES OF THE PARTIES HEREUNDER SHALL BE DETERMINED IN ACCORDANCE WITH SUCH LAWS.

IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 1st day of September, 2020.

[Name of Principal] Reverse mortgage
Funding, LLC

[Signature]
Name: **Stephen F. Celona**
Title: **Chief Financial Officer**

Deborah A. Maddi
Witness

By: Deborah A. Maddi
(Name)
Its: Administrative Manager

[Signature]
Witness

By: Jaqueline Taramillo
(Name)
Its: Payroll Specialist

NOTARY ACKNOWLEDGEMENT

State of New Jersey
County of Essex

On the 1st day of September in the year 2020 before me, the undersigned, a Notary Public in and for said State, personally appeared, Stephen F. Celona, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

[Signature]
Notary Signature

JEAN KOSA
NOTARY PUBLIC
STATE OF NEW JERSEY I.D. 50037407
MY COMMISSION EXPIRES MAY 2, 2021

Prepared by: Compu-Link Corporation, dba Celink
After recording return to:
Compu-Link Corporation, dba Celink
P.O. Box 40724
Lansing, MI 48901

