2023-007814

Klamath County, Oregon

09/07/2023 12:16:01 PM Fee: \$92.00

LIMITED POWER OF ATTORNEY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

After Recording Return To: Reverse Mortgage Funding LLC 1455 Broad Street, 2nd Floor Bloomfield, NJ 07003

LIMITED POWER OF ATTORNEY

Reverse Mortgage Funding LLC, as nominee of Wilmington Savings Fund Society, FSB, not individually but solely as trustee of the New York common law trust known as RMF Buyout Acquisition Trust 2021-HB1 (in such capacityas nominee, the "Principal"), having an office at 1455 Broad Street, 2nd Floor, Bloomfield, New Jersey 07003, hereby appoints Compu-Link Corporation, dba Celink, as subservicer, a Michigan corporation ("Celink" or the "Subservicer"), having an office at 101 W. Louis Henna Boulevard, Austin, TX 78728 and any of its affiliates, and the officers, employees and agents of each, as its true and lawful attorney-in-fact for the purposes set forth below. This Limited Power of Attorney is given for the purpose of performing all acts and executing all documents in the name of the Principal, as necessary and incidental to the servicing of said loans in compliance with the terms of the Trust Agreement of RMF Buyout Acquisition Trust 2021-HB1, dated as of November 10, 2021, by and among RMF Asset Funding LLC, U.S. Bank National Association, as Claims Payment Agent, and Wilmington Savings Fund Society, FSB, not individually but solely as trustee of RMF Buyout Acquisition Trust 2021-HB1 (the "Acquisition Truste"), and applicable law, including but not limited to:

- 1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Principal, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
- 2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Principal in litigation and to resolve any litigation where Reverse Mortgage Funding LLC, as servicer (in such capacity, the "Servicer") has an obligation to defend the Acquisition Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
- 3. Transact business of any kind regarding the Loans, as the Principal's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.

- 4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, reconveyances, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Principal.
- 5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
- 6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
- 7. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the Principal to accomplish the same.
- 8. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
- 9. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, 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.

Notwithstanding anything herein to the contrary, this Power of Attorney does not, and is not intended to, and will not be construed to, grant any authority to Celink to (i) expand, increase, incur, or otherwise impose any duties, liabilities or obligations of or on the Principal, as servicer or in its individual capacity, or (ii) provide any guaranty, indemnity or property (except for the Mortgage Assets) of the Principal, as servicer or in its individual capacity, for any reason whatsoever.

Celink hereby agrees to indemnify, defend and hold the Principal (individually and in its capacity as servicer), 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 the misuse of this Limited Power of Attorney by Celink. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related agreements.

[Remainder of page intentionally left blank.]

IN WITNESS WHEREOF, Reverse Mortgage Funding LLC, as nominee of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Acquisition Trustee for the Acquisition Trust, has caused these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 28 day of November, 2022.

> Reverse Mortgage Funding LLC, as nominee of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Acquisition Trustee of RMF BUYOUT ACQUISITION TRUST 2021-

HB1

By: Name:

Title:

Craig Corn Chief Executive Officer

Witness:
Printed Name: Michael His/go

STATE OF NEW JERSEY COUNTY OF ESSEX

On November 28, 2022, before me, the undersigned, a Notary Public in and for said State, personally appeared Craig Corn of Reverse Mortgage Funding LLC, as nominee of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Acquisition Trustee on behalf of RMF BUYOUT ACQUISITION TRUST 2021-HB1, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal

[NOTARIAL SEAL]

Name: Deborah A. Maddi

Notary Public

My Commission Expires: 8/27/2024

