

Return to:
Timios Inc

5716 Corsa Ave STE 102
Westlake Village, CA 91362

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Cascade Funding Mortgage Depositor HB, LLC, as Trust Administrator on behalf of (i) Cascade Funding Mortgage Trust HB4 (the "Trust"), located at 1251 Avenue of the Americas, 50th Floor, New York, NY 10020 and (ii) Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee (the "Owner Trustee") on behalf of the Trust solely with respect to any mortgage asset titled in the name of the Owner Trustee on behalf of the Trust (the Trust and Owner Trustee collectively shall be referred to as "Client"), does now irrevocably make constitute and appoint (which appointment is coupled with an interest) PHH Mortgage Corporation, d/b/a PHH Mortgage Services ("Subservicer"), having an office at 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409, its true and lawful attorney-in-fact, for it and in its name, place and stead for the limited Actions listed below, exclusively for the mortgage loans (collectively, the "Mortgage Loans") subserviced under the Reverse Mortgage Subservicing Agreement (the "Agreement"), dated October 1, 2021 between the Client and Subservicer, for which such authorization shall remain in effect for the term of the Agreement.

As used in this Limited Power of Attorney, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to the Mortgage Loans and in accordance with state and federal applicable laws:

A. to prepare, execute and record the applicable documents required to institute and complete assignments, foreclosures or deeds in lieu of foreclosure proceedings, including, but not limited to, the execution of notices of defaults, notices of sale, affidavits, powers of attorney, substitutions of trustees, assignments of mortgage, releases of lien, satisfactions, special warranty deeds, deeds of conveyances, deeds of reconveyance, assignments of sheriff's certificates of sale, assignments of bids, assignments of deficiency judgments, ramifications of sale, real estate listing agreements, real estate sales contracts and addenda, closing statements and closing documents, and any other documents required under any applicable laws or regulations, as may be necessary for the servicing of the Mortgage Loans;

B. to prepare, execute and deliver to individual Mortgagors obligated to the Client (or any investor for whom the Client acts as the servicer), the applicable documents required to satisfy or record, under any applicable laws or regulation, all Mortgages and Mortgage Instruments or instruments of conveyance and reconveyance;

C. to prepare and execute such documents or agreements as may be necessary to complete the sale of any REO acquired under the terms of any Mortgage or Mortgage Instrument, including, but not limited to, executing all contracts, agreements, deeds, assignments or other instruments necessary to effect such sale, transfer or disposition, and receiving proceeds and endorsing checks made payable to the order of the Client from such proceedings;

D. to prepare, execute and deliver satisfactions, cancellations, discharges, lost note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements and UCC-3 Continuation Statements;

E. to endorse insurance proceeds checks and Mortgage Loan payment checks in the Client's name;

F. to prepare and execute such documents as may be necessary to correct errors and to replace missing documents pertaining to the Mortgage Loans, or modify and/or amend any Mortgage Documents, as required by applicable law or regulation, investors, insurers or custodians; and

G. any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the Mortgage Loans, including, without limitation, delegating the authority granted herein necessary third parties, including but not limited to law firms or trust companies and each of their officers, directors, employees, agents and assigns.

With respect to the Actions, Client gives to Subservicer, as its attorney-in-fact, full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary, and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Third parties without the 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 has not been revoked by the Client.

Nothing contained herein shall be construed to grant Subservicer the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Client or be construed to create a duty of Client to initiate or defend any suit, litigation, or proceeding in the name of Subservicer, (ii) incur or agree to any liability or obligation in the name of or on behalf of Client, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Client, except as provided herein. 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. Capitalized terms used but not defined in this Limited Power of Attorney shall have the meanings set forth in the Agreement.

[Remainder of page intentionally left blank]

IN WITNESS HEREOF, I have signed this document as of the 29th day of September, 2021.

Cascade Funding Mortgage Trust HB4

By: Cascade Funding Mortgage Depositor HB,
LLC, its Trust Administrator

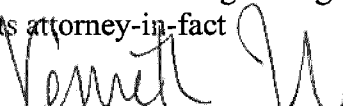
By: _____

Name: Kenneth Nick

Title: Authorized Person

**Wilmington Savings Fund Society, FSB, not in
its individual capacity but solely as Owner
Trustee on behalf of the Trust**

By: Cascade Funding Mortgage Depositor HB,
LLC, its attorney-in-fact

By: _____

Name: Kenneth Nick

Title: Authorized Person

_____
Witness: Dylan Mann, Analyst

_____
Witness: Daniel Ross, Analyst

STATE OF NEW YORK §
 §
COUNTY OF NEW YORK §

On this 29thth day of September, 2021, before me, the undersigned notary public, personally appeared Kenneth Nick, Authorized Person, on behalf of Cascade Funding Mortgage Depositor HB, LLC, in its capacity as Trust Administrator of the Trust and attorney-in-fact of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee on behalf the Trust, being personally known to me, to be the person whose name is signed on the preceding or attached document, and acknowledged the foregoing as the free act and deed of Cascade Funding Mortgage Depositor HB, LLC, in its capacity as Trust Administrator of the Trust and attorney-in-fact of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee on behalf of the Trust.

Witness my hand and official seal.



MARC B. LEDESMA
NOTARY PUBLIC STATE OF NEW YORK
NO. 02LE6074669
QUALIFIED IN NEW YORK COUNTY
COMMISSION EXPIRES MAY 20, 20 22

Printed Name: Marc B. Ledesma

Notary Public, In and for the State of NY

My commission expires: 5/20/2022