

Recording requested by:
Continental Real Estate Services
9362 Dielman Industrial Drive
St. Louis, MO 63132

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

DATED: January 9, 2023

GRANTOR: Carrington Mortgage Services, LLC

**GRANTOR
ADDRESS:** 1600 South Douglas Road, Suite 200A, Anaheim CA 92806

GRANTEE: Compu-Link Corporation dba Celinek

**GRANTEE
ADDRESS:** 3900 Capital City Blvd, Lansing, MI 48906

Prepared by:
Compu-Link Corporation dba Celinek
PO Box 40724
Lansing MI 48901

**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 **Carrington Mortgage Services, LLC** ("Principal"), located at 1600 South Douglass Road, Suites 110&200, Anaheim, CA 92630, 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 August 24, 2017, by and between the Attorney-in-Fact, as servicer, and the Principal, as Servicer (as such agreement may be amended, extended 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 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, other actions and execution of documents necessary to protect the interest of Principal in any bankruptcy or similar proceeding, and other documents or filings on behalf of Principal in connection with (A) insurance, bankruptcy and eviction actions and (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").
- (iii) To endorse any checks or other instruments received by the Attorney-in-Fact and made payable to Principal.

- (iv) To endorse, execute or deliver any and all documents or instruments of mortgage satisfaction or cancellation, or of partial or full release or discharge, and all other comparable instruments with respect to the Loans including, without limitation, the recording or filing with the appropriate public officials of such documents or instruments and the endorsement and deposit of any such documents or instruments in connection with the Foreclosure of any Loan, or the bankruptcy or receivership of a Mortgagor.
- (v) To execute, acknowledge, seal and deliver 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.
- (vi) To execute, acknowledge, seal and deliver any and all documents or instruments whatsoever, including eviction notices/notices to vacate, and to take any actions which are necessary, appropriate, or required to effect evictions from REO Property.
- (vii) 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 Mortgaged Property and 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.
- (viii) To do any other act or complete any other document that arises in the normal course of subservicing the Loans and related Mortgaged Property and REO Property.
- (ix) To perform any and all such other acts of any kind and nature whatsoever that are necessary and prudent to subservice the Loans and related Mortgaged Property and REO Property, including hiring third parties, including but not limited to law firms, trust companies and other service providers. Consistent with its duties and obligations under the Subservicing Agreement, Attorney-in-Fact may, (i) authorize LRES Corp. its REO vendor, to execute REO documents on behalf of Principal pursuant to this Limited Power of Attorney; and (ii) authorize its loss-draft insurance vendor to endorse and deposit checks made payable to Principal.

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.

Nothing contained herein shall be construed to grant Attorney-in-Fact the power to (i) initiate any suit, litigation, or proceeding in the name of Principal or be construed to create a duty of Principal to initiate or defend any suit, litigation, or proceeding in the name of Attorney-in-Fact, except as required under the Subservicing Agreement and as expressly stated herein, (ii) incur or agree to any liability or obligation in the name or on behalf of Principal, or (iii) execute any document or take any action on behalf of, or in the name, place of or stead of, Principal.

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.

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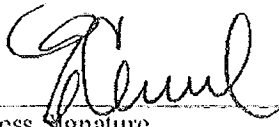
IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 9th day of January, 2023.


Carrington Mortgage Services, LLC


Name: Adel KSA
Title SVP, Customer Contact & Loss Mit

WITNESS ACKNOWLEDGEMENT

By signing as a witness, I acknowledge that the individual who signed the Power of Attorney in my presence and in the presence of the other witness. I also acknowledge that the individual who signed the Power of Attorney has stated that this Power of Attorney reflects his or her wishes and that he or she has signed it voluntarily. I am not named herein as an agent or as a permissible recipient of gifts.


Witness Signature
Name: Elizabeth Corral
Address: Carrington Mortgage Services, LLC, 1600 South Douglas Road, Suite 200A, Anaheim, CA 92806
City, State, Zip: Anaheim, CA 92806


Witness Signature
Name: Jessica Lopez
Address: Carrington Mortgage Services, LLC, 1600 South Douglas Road, Suite 200A, Anaheim, CA 92806
City, State, Zip: Anaheim, CA 92806

NOTARY ACKNOWLEDGEMENT

State of _____

County of _____

On the _____ day of _____ in the year _____ before me, the undersigned, a Notary Public in and for said State, personally appeared, _____, proved to me on the basis of satisfactory evidence of identification, which were [describe basis of identification], 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), of the person upon behalf of which the individual(s) acted, executed the instrument, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

See Attached

Notary Signature

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

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.

CALIFORNIA ALL – PURPOSE

CERTIFICATE OF ACKNOWLEDGMENT

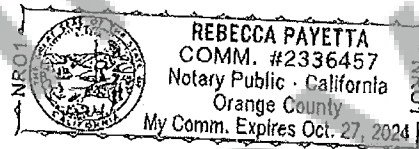
State of California

County of Orange

On January 9th, 2023 before me, Rebecca Payetta, Notary Public, personally appeared, **Adel Issa**, 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 he executed the same in his authorized capacity, and that by his 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature Rebecca Payetta
Rebecca Payetta

ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

(Additional information)

CAPACITY CLAIMED BY THE SIGNER

- ☐ Individual(s)
☐ Corporate Officer

(Title)

- ☐ Partner(s)
☐ Attorney-in-Fact
☐ Trustee(s)
☐ Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document is long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. verifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they, is/are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk:
 - ✦ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ✦ Indicate title or type of attached document, number of pages and date.
 - ✦ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document.