

After Recorded Return To:

PHH Mortgage Corporation

5720 Premier Park Dr., Bldg. 3

West Palm Beach, FL 33407

Attention: Record Services - POA

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

THAT, BANK OF AMERICA, N.A. ("BANA"),¹ a national banking association located at 450 American St., Simi Valley, CA, 93065, and PHH Mortgage Corporation d/b/a PHH Mortgage Services ("Vendor"), a New Jersey corporation located at 1 Mortgage Way, Mount Laurel, New Jersey 08054, are parties to that certain Amendment to the Reverse Mortgage Subservicing Agreement dated November 4, 2021 and having an effective date of October 1, 2021 (the "Amendment"), and hereby amends that certain Reverse Mortgage Subservicing Agreement dated as of September 18, 2020 (the "Agreement") entered into between BANA and Reverse Mortgage Solutions, Inc. ("RMS").² Capitalized terms used but not defined in this Amendment shall have the meanings given in the Agreement. In furtherance of the parties' rights and obligations under the Amendment, BANA does hereby make, constitute, and appoint each of the Vendor's duly authorized employees with Job Titles and Locations listed on Exhibit A; as an Attorney-in-Fact for BANA (an "Attorney-in-Fact") acting for BANA and in BANA's name, place and stead, for BANA's use and benefit, to bind BANA by each of his/her execution of those agreements and documents related specifically to the following:

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 BANA in respect of the Mortgage Loans and Property, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale (or any other statement or notice that is now or hereafter becomes necessary or appropriate to protect or enforce BANA's interest in the Mortgage Loans and Property), filing proofs of claim, motions for relief from the automatic stay or other writings in a bankruptcy proceeding, taking deeds in lieu of foreclosure, negotiating and entering into "cash for keys" agreements, evicting and foreclosing on the Properties.

¹ This Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A., or Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, formerly known as Countrywide Home Loans Servicing LP.

² RMS and Vendor entered into an Assignment and Assumption assigning all of the rights and obligations of RMS under the Agreement to PHH, with such Assignment and Assumption being effective on October 1, 2021.

LIMITED POWER OF ATTORNEY TO PHH MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES

THIS INSTRUMENT PREPARED BY AMIE ELDRED 901 S. RANCHO DR., LAS VEGAS, NV 89106

REF: CAIT ID 9092

2. Subordinate the lien of a mortgage or deed of trust (i) for the purpose of refinancing Mortgage 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 trustees to accomplish the same.
3. Execute and/or file such documents and take such action as is proper and necessary to defend BANA in litigation and to resolve any litigation where Vendor has an obligation to defend BANA.
4. Transact business of any kind regarding the Mortgage Loans, as BANA'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.
5. Execute, complete or file bonds, Security Instruments and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, reconveyances, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to Security Instruments, bills of sale and execution of deeds and associated instruments, if any, conveying or encumbering the Property, in the interest of BANA.
6. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by BANA or a prior transferor.
7. 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").
8. 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/warranty/quit claim deeds or other 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.
9. Perform all steps necessary to realize on insurance proceeds, including but not limited to insurance proceeds relating to foreclosures, short sales, deeds in lieu of foreclosure, sale of REO Property, and the exercise of any rights of BANA under any insurance agreement.
10. Endorse all checks, drafts and/or other negotiable instruments made payable to BANA as payments by borrowers in connection with the Mortgage Loans.

Any documents executed by an Attorney-in-Fact in accordance with this Limited Power of Attorney shall fully bind and commit BANA and all other persons or entities may rely upon the execution thereof by the Attorney-in Fact as if executed by BANA and as the true and lawful act of BANA.

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This Limited Power of Attorney shall expire upon the earlier of (i) such Attorney-in-Fact's resignation or termination from Vendor, (ii) such Attorney-in-Fact's realignment to another role within Vendor that does not require such Attorney-in-Fact to perform these duties, (iii) the termination or expiration of the Amendment under which this Limited Power of Attorney is granted, provided however, this Limited Power of Attorney shall continue to operate during a renewal or extension of the Amendment or until a new Amendment has been executed which, at the option of BANA, this Limited Power of Attorney can be transferred to any such new Amendment, or (iv) the date that BANA's written revocation is received by Vendor; provided, however, that the expiration shall have no impact on the documents executed by an Attorney-in-Fact for BANA prior to such expiration.

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LIMITED POWER OF ATTORNEY TO PHH MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES

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Exhibit A

Job Title	Location (City, ST)	Location (City, ST)	Location (City, ST)
Executive Vice President	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Chief Servicing Officer	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Chief Operating Officer	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Senior Vice President	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Vice President	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Director	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Senior Manager	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Manager	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Assistant Manager	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Supervisor	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Senior Servicing Operations Specialist	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Senior Specialist	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Servicing Operations Specialist	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Lead Senior Analyst	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Senior Loan Analyst	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Senior Analyst	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Loan Analyst	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Contract Management Coordinator	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Lien Release Coordinator	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Associate	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014
Team Lead	3000 Leadenhall Road Mount Laurel, NJ 08054	1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	14405 Walters Road Houston, TX 77014

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