

Document prepared by and  
After Recording Return Document to:  
PHH Mortgage Corporation  
5720 Premier Park Drive, Building 3  
West Palm Beach, FL 33407

Attn: Record Services

### LIMITED POWER OF ATTORNEY

5695

THIS POWER OF ATTORNEY AUTHORIZES THE PERSON NAMED BELOW AS MY AGENT TO SELL, LEASE, GRANT, ENCUMBER, RELEASE, OR OTHERWISE CONVEY AN INTEREST IN MY REAL PROPERTY AND TO EXECUTE DEEDS AND OTHER INSTRUMENTS FOR ME. I GIVE MY AGENT THIS POWER FOR (INITIAL ONE):



- ☒ ALL MY REAL PROPERTY.  
☐ ONLY THE SPECIFIC PROPERTY DESCRIBED AS FOLLOWS:

KNOW ALL MEN BY THESE PRESENTS, that Sierra Pacific Mortgage Company Inc., having a place of business at 950 Glenn Drive, Ste 150, Folsom, CA 95630 (the "Company"), does hereby constitute and appoint PHH Mortgage Corporation ("PMC"), having an office at 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409, by and through its officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with mortgage loans serviced by PMC on behalf of the Company pursuant to that certain Servicing Agreement between PMC and the Company (the "Servicing Agreement") for the purpose of performing all acts and executing all documents in the name of the Company necessary and incidental to the servicing of said loans, including but not limited to:

1. Foreclosing delinquent loans or loans otherwise in default under the mortgage or discontinuing such foreclosure proceedings, including, but not limited to, the execution of notices of default, notices of sale, assignments of bids, and assignments of deficiency judgments, and appearing in the prosecuting bankruptcy proceedings.
2. Selling, transferring, or otherwise disposing of real property acquired through foreclosure or otherwise, 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 Company from such proceedings.
3. Preparing, executing, and delivering satisfactions, cancellations, discharges, lost note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, and UCC-3 Continuation Statements.
4. Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes in connection with loans for which PMC has received full payment of all outstanding amounts due on behalf of the Company.

5. Endorsing insurance proceeds checks and mortgage payment checks to the order of the Company; and
6. Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans, including, without limitation, delegating the authority granted herein to necessary third parties, including but not limited to law firms or Trust Companies and each of their officers, directors, employees, agents, and assigns.

The Company further grants to PMC full power and authority to do and perform all acts necessary for PMC to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the Company might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that PMC shall lawfully do by virtue of the powers and authority granted and contemplated hereby, and all that PMC has previously done pursuant to or in connection with the Servicing Agreement or any Limited Power of Attorney previously granted by the Company to PMC. This Limited Power of Attorney shall be in full force and effect as of August 14, 2023 until revoked or terminated by the Company.

Third parties without 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 Company.

**Company Name:** Sierra Pacific Mortgage Company Inc.

**By:**

  
Signature


**Name:** Lonnie Adams

Print


**Title:** Vice President Capital Markets

**Date:** 08/14/2023

**Witness:**

  
Sharon Edwards  
[Printed Name]

**Witness:**

  
Nancy Chase  
[Printed Name]

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.

STATE OF CALIFORNIA

COUNTY OF SACRAMENTO

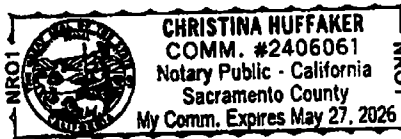
On this 14<sup>TH</sup> day of August, 2023, before me, Christina Huffaker, a Notary Public in and for said State and County, personally appeared Lonnie Adams, personally known to me to be the person who executed the within instrument as Vice President Capital Markets, on behalf of Sierra Pacific Mortgage Company, Inc., and he or she acknowledged that said instrument is the act and deed of said Sierra Pacific Mortgage Company, Inc., and he or she signed it voluntarily for its stated purpose and that he or she, being authorized to do so, executed and delivered said for the purposes therein contained.

I certify under PENALTY OF PERJURY under the laws of the State of California that foregoing paragraph is true and correct.

WITNESS by hand and official seal.

Christina Huffaker  
Notary Public

05/27/26  
My Commission Expires



[Seal]