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Document Prepared By:

*Return To:*LoanCare, LLC
3637 Sentara Way
Virginia Beach, Virginia 23452

04/02/2025 01:07:10 PM

Fee: \$97.00

Limited Power of Attorney

Whereas, Sierra Pacific Mortgage Company, Inc. ("Lender/Servicer"), with a business address of 950 Glenn Drive, Suite 150, Folsom, CA 95630, to authorize, does hereby authorize, LoanCare, LLC ("Subservicer"), with a business address of 3637 Sentara Way, Virginia Beach, VA 23452, to act on behalf of Lender/Servicer for the sole purposes of executing loan documents with respect to any mortgage loan serviced by Subservicer pursuant to the Subservicing Agreement dated February 1, 2016 and any subsequent subservicing agreements between Subservicer and Lender/Servicer, and all exhibits and schedules to such agreements, as any of them may be from time to time amended, restated, modified or supplemented through executed amendments, SOWs or addenda and to:

- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Servicer, (c) Affidavits of Non-Military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, (h) endorsements of promissory notes to VA or HUD on behalf of Lender/Servicer as a required part of the claims process and (i) warranty deeds, including special warranty deeds;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Servicer in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Servicer on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Servicer is the current promissory note-holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Servicer that are received by Subservicer as agent for payment on any such mortgage loan;
- 7) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Servicer with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary, and/or (b) non-officers who have been duly designated by Subservicer as having signing authority. Lender/Servicer shall have the right to limit such signing authority or may revoke signing authority

Document Prepared By:

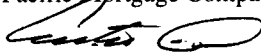
LoanCare, LLC
3637 Sentara Way
Virginia Beach, Virginia 23452

from any officer or other authorized non-officer for any reason. Lender/Service hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein and hereby agrees that this Limited Power of Attorney shall control and take precedent over any previous corporate resolutions giving authority to Subservicer in performance of its duties. Lender/Service agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party learns of the revocation. Lender/Service shall forever defend, indemnify and hold a third party harmless from any/all Losses a third party realizes as a result of or arising out of any claims that arise against the third party because of reliance on this power of attorney.

By these hands witnesseth that I, Curtis Dair,

being the Chief Financial Officer. of Sierra Pacific Mortgage Company, Inc., am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Service on this 10 day of July, 2023 .

Sierra Pacific Mortgage Company, Inc.

 [By]

Curtis Dair [Printed]

CFO [Title]

Sharon Edwards [WITNESS]

7-10-23 [DATE]

Sharon Edwards [Printed]

 [WITNESS]

July 10, 2023 [DATE]

Nancy K Chase [Printed]

{NOTARY SECTION IN THE FOLLOWING PAGE}

Document Prepared By:

LoanCare, LLC
3637 Sentara Way
Virginia Beach, Virginia 23452

*Please see new notary
page attached.*
CH

STATE OF _____

COUNTY OF _____

On this _____ day of _____ in the year _____
before me, the undersigned, personally appeared

_____, personally known to
me or proved to me on the basis of satisfactory evidence 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), or the person upon behalf of which the
individual(s) acted, executed the instrument, and that such individual(s) made such appearance before the

undersigned in the County of _____,

State of _____.

WITNESS my hand and official seal.

NOTARY STAMP GOES HERE

NOTARY PUBLIC [name goes here]

My commission expires: _____

Lender's Acknowledgement

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 07/10/2023 before me, Christina Huffaker, Notary Public
personally appeared Curtis Dair, CFO, who proved to me on
the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and
that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.



Signature Christina Huffaker (Seal)