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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 032461 2015 MAY 28 AM 8:57
SPECIAL AND LIMITED POWER OF ATTORNEY
AND RELATED COVENANTS
L. B. BROWN
RECORDER

KNOW ALL MEN BY THESE PRESENTS:

For good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, in connection with the subservicing of reverse mortgage loans as defined in the Subservicing Agreement dated June 20, 2013 (herein collectively the "Subservicing Agreement") entered into between Silvergate Funding, Inc., 4275 Executive Square, Suite 950, as Client (herein the "Principal"), and Celinek, 3900 Capital City Blvd, Lansing MI 48906, as Subservicer (herein the "Subservicer"), the undersigned John M. Bonino as Senior Vice President of Principal, does herein constitute and appoint "Any Officer or Manager of Celinek" (herein referred to collectively as "Attorneys-in-Fact" and individually as "Attorney-in-Fact") and each officer or manager approved by the Board of Directors of Celinek individually a true and lawful Attorney-in-Fact for Principal (but only for the purposes set forth herein) and pursuant to the Subservicing Agreement hereby authorizes and empowers each such Attorney-in-Fact, for and in the name and stead of Principal 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 reverse mortgage loans, all in accordance with the terms of the Subservicing Agreement 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 the borrower of any loan.

In addition, this document authorizes and empowers the Subservicer with the ability 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, defined as REO Property.

Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Subservicing Agreement.

Principal covenants and agrees that it shall, from time to time after the date hereof, at the request of Subservicer, execute instruments confirming all of the foregoing authority of the Attorneys-in-Fact or substitute Attorneys-in-Fact. The foregoing shall not be deemed to be breached by reason of any action or omission of any Attorney-in-Fact or such substitute Attorney-in-Fact as may be appointed hereunder.

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This Special and Limited Power of Attorney shall commence as of the date of execution hereof and shall continue in full force and effect until terminated, in writing, by the Principal.

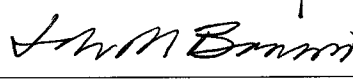
Any reproduction copy of this signed original Special and Limited Power of Attorney shall be deemed to be an original counterpart of this Special and Limited Power of Attorney.

IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 24th day of June, 2013.

WITNESSED:

SILVERGATE FUNDING, INC.


Witness

By: 
John M. Bonino
Its: Senior Vice President

Document is
~~NOTARY ACKNOWLEDGEMENT~~
NOT OFFICIAL!

State of California **This Document is the property of**
County of San Diego **the Lake County Recorder!**

STOP

On the 24th day of June in the year 2013, before me, the undersigned, a Notary Public in and for said State, personally appeared John M. Bonino, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.



JUDITH M. KNOWLES
Commission # 1984975
Notary Public - California
San Diego County
My Comm. Expires Aug 10, 2016


Notary Signature

After recording return to:
Celinek
PO Box 40724
Lansing, MI 48901

