

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

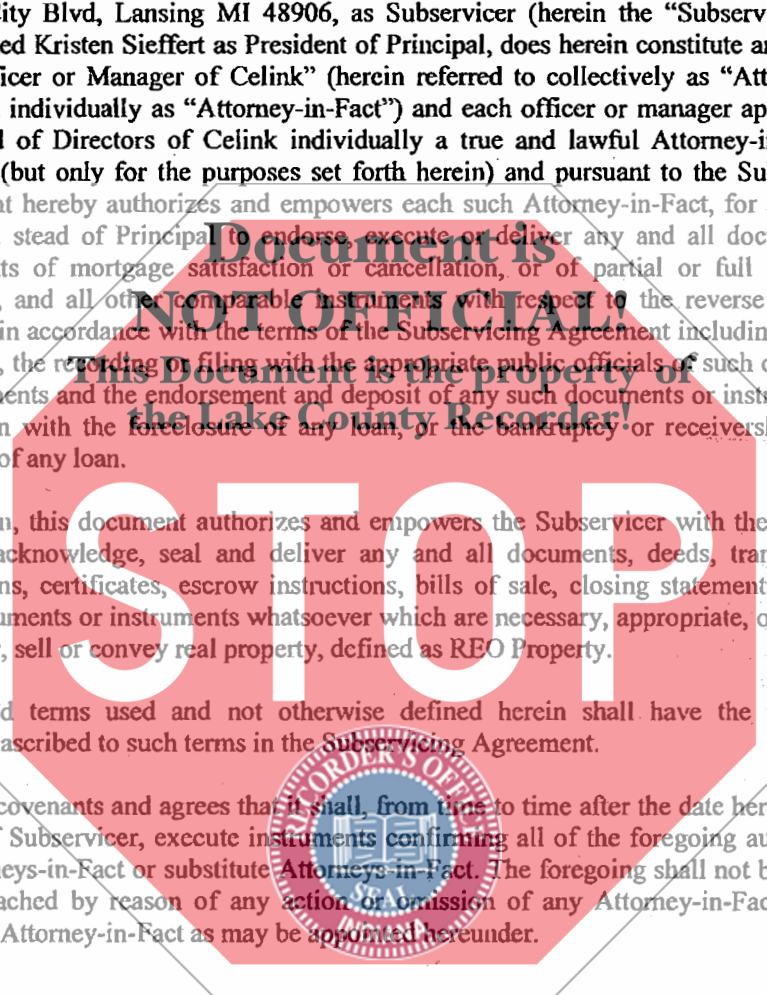
KNOW ALL MEN BY THESE PRESENTS:

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 December 19, 2011 (herein collectively the "Subservicing Agreement") entered into between Urban Financial Group, Inc., whose name was changed to "Urban Financial of America, LLC" effective 11-26-13 and then to "Finance of America Reverse LLC" effective December 1, 2015, with an address of 8909 South Yale Drive, Tulsa, OK 74137, as Client (herein the "Principal"), and Celink, 3900 Capital City Blvd, Lansing MI 48906, as Subservicer (herein the "Subservicer"), the undersigned Kristen Sieffert as President of Principal, does herein constitute and appoint "Any Officer or Manager of Celink" (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 Celink 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 of 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.



2016 05 25 6:11

2016 AUG 24 AM 11:40

RECORDED BY MICHAEL B. BROWN

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW.
M - Andria Armstrong

Hold for:
INDIANA TITLE NETWORK COMPANY
325 N MAIN STREET
CROWN POINT, IN 46307
2016-57969-02



Track# 24575

\$14.00
RC
M-Z

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 30 day of Nov, 2015.

WITNESSED:

Finance of America Reverse LLC

Principal

By: Kristen Sieffert
(Name)

Its: President

[Signature]
Witness

NOTARY ACKNOWLEDGEMENT

State of Oklahoma

County of Tulsa

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

On the 30th day of Nov in the year 2015 before me, the undersigned, a Notary Public in and for said State, personally appeared, Kristen Sieffert, 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.

[Signature]
Notary Signature



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

STATE OF FLORIDA, COUNTY OF DADE
I HEREBY CERTIFY that the foregoing is a true and correct copy of the original on file in this office June 14 AD 20 16
HARVEY RUVIN, CLERK, of Circuit and County Courts.
Deputy Clerk [Signature]
Harvey Ruvin, Clerk 2921535

