2017 004675

STA + OF HOUSE LAKE COUNTY FILED FOR RECORD 2017 JAN 20 AM 10: 03 MICHAEL B. BROWN RECORDER

## LIMITED POWER OF ATTORNEY

Grantor: Liberty Home Equity Solutions Inc. f/k/a Cenyorth Linancial Home Equity Access, Inc.

Address: 10951 White Røck Rd, Suite 200, Rancho Cordova CA 95670

Grantee: Reverse Mortgage Solutions, Inc. the property of

the Lake County Recorder!

Address: 2727 Spring Creek Drive, Spring, TX 77373

Return to: **Brown & Associates** 2316 Southmore Pasadena, TX 77502 713-941-4928

die 158309

## **AFTER RECORDING RETURN TO:**

RMS Legal Department REVERSE MORTGAGE SOLUTIONS, INC. 14405 Walters Rd., Suite 200 Houston, Texas 77014

00285

## LIMITED POWER OF ATTORNEY

TIME Q:39/77
BK 1117 PG 205
ANTONIA D. FAULKNER CLERK
CALLOWAY CO.

KNOW ALL MEN BY THESE PRESENTS, that Liberty Home Equity Solutions, Inc. f/k/a/ Genworth Financial Home Equity Access, Inc. (the "Corporation"), a California corporation, with its offices located at 10951 White Rock Rd, Suite 200, Rancho Cordova, CA 95670 does now irrevocably make constitute and appoint (which appointment is coupled with an interest) Reverse Mortgage Solutions, Inc., an Delaware corporation ("RMSI") having offices located at 2727 Spring Creek Drive, Spring, TX 77373, its true and lawful attorney, for it and in its name, place and stead for the limited powers listed below, exclusively for the Mortgage Loans subserviced under the Reverse Mortgage Subservicing Agreement and the Loan Sale Agreement ("Agreements"), dated November 17, 2008 between the Corporation and RMSI and shall remain in effect for the term of the Agreements:

- A. to prepare, execute and record whatever documents are required to institute and complete assignments, foreclosures or deeds in lieu of foreclosure proceedings, including, but not limited to, the execution of notice or defaults, notices of sale, affidavits, powers of attorney, substitutions of trustees, assignments of mortgage, releases of lien, satisfactions, special warranty deeds, deeds of conveyances, deeds of reconveyance, assignments of sheriffs certificates of sale, assignments of bids, assignments of deficiency judgments, ramifications of sale, real estate listing agreements, real estate sales contracts and addenda, closing statements and closing documents, and any other documents required under any applicable laws or regulations, as may be necessary for the servicing of Deeds of Trust and Mortgages pursuant to which the Corporation is the beneficiary or mortgagee;
- B. to prepare, execute and deliver to Redividual mortgagors, trustors or other Mortgagors obligated to the Corporation (or any investor for whom the Corporation has serviced), whatever documents are required to satisfy or record, under any applicable laws or regulations, Mortgages, Deeds of Trust, Deeds to Secure Debt, Deeds of Conveyance or Deeds of Reconveyance;
- C. to prepare and execute such documents or agreements as may be necessary to complete the sale of property acquired under the terms of any Mortgage or Deed of Trust to which the Corporation is the beneficiary or mortgagee;
- D. to endorse checks in the Corporation's name and to take any other action or execute any other documents in the Corporation's name as RMSI may deem necessary to service mortgage loans secured by residential real property previously serviced by the Corporation; and
- E. to prepare and execute such documents as may be necessary to correct incorrect documents, to replace missing documents for mortgage loans, or modify or amend Mortgage Loans documents, as required by applicable laws or regulations, investors, insurers or custodians.

GIVING AND GRANTING to RMSI full authority to do and perform all and every act and thing necessary or incident to the performance and execution of the powers herein expressly

RMS Confidential - Limited Power of Attorney (Subservicing)

granted as the Corporation might or could do if personally present, with this ratifying all that the Corporation shall lawfully do or cause to be done by virtue of the powers expressly granted herein.

WHEREOF, I have signed this document as of the 22<sup>nd</sup> Day of June, 2016. Name: William Zwigner Title: Senior Vice President Attest: Name: Kelly L Smith ACKNOWLEDGEMENT A notary public or other officer completing this certificate verifies only the identity of the individual who signed the ccuracy, or validity of that document. document, to which this certificate State of California This Document is the property of the Lake County Recorder! County of: \_\_ Sacramento 6-22-2016 Personally appeared William Zwirner who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct WITNESS my hand and official seal

RMS Confidential - Limited Power of Attorney (Subservicing)