

After Recorded Return To: I  
Reverse Mortgage Solutions, Inc. I  
2727 Spring Creek Drive I  
Spring, TX 77373 I  
Attention: RMS Legal Department I

2020-063648

2020 Sep 14 8:41 AM

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
MICHAEL B BROWN  
RECORDER

LIMITED POWER OF ATTORNEY  
Document is

KNOW ALL PERSONS BY THESE PRESENTS:

NOT OFFICIAL!

THAT, BANK OF AMERICA, N.A. ("Owner"), a national banking association located at 1800 Tapo Canyon Rd., Simi Valley, CA, 93063 by these presents does hereby make, constitute and appoint Reverse Mortgage Solutions, Inc. ("Servicer"), a Delaware corporation, located at 2727 Spring Creek Drive, Spring, Texas 77373, to be Owner's true and lawful attorney-in-fact, and hereby grants Servicer authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Owner's name, place, and stead. This limited power of attorney ("Limited Power of Attorney") is given in connection with and pursuant to a certain Flow Servicing Agreement dated November 27, 2012 (the "Agreement"), by and between Owner and Servicer, pursuant to which Servicer has the duty to provide servicing, administration, and management and disposition services with respect to certain mortgage loans ("Mortgage Loans") owned by Owner (the "Servicing Arrangement"). Each of the Mortgage Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property ("Property") evidenced by one or more mortgages, deeds of trust, deeds to secure debt or other forms of security instruments (each, a "Security Instrument"). The assignment of a Security Instrument, as used herein, shall also include the assignment of the beneficial interest under a deed of trust.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case with respect to one or another of the Mortgage Loans or the Property and as mandated or permitted by federal, state or local laws or other legal requirements or restrictions—including without limitation federal and state debt collection laws—applicable to Owner or Servicer in connection with mortgage loans serviced by Servicer or on behalf of Owner as owner:

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is or hereafter shall become due and payable) belonging to or claimed by Owner in respect of the Mortgage Loans and Property, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale (or any other statement or notice that is now or hereafter becomes necessary or appropriate to protect or enforce Owner's interest in the Mortgage Loans and Property), filing proofs of claim, motions for relief from the automatic

<sup>1</sup> This Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A.; Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, formerly known as Countrywide Home Loans Servicing, LP.

LIMITED POWER OF ATTORNEY TO REVERSE MORTGAGE SOLUTIONS, INC.

THIS INSTRUMENT PREPARED BY AMIE ELDRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113

Handwritten notes: 25, 4005, and initials.

stay or other writings in a bankruptcy proceeding, taking deeds in lieu of foreclosure, negotiating and entering into "cash for keys" agreements, evicting and foreclosing on the Properties.

2. Subordinate the lien of a mortgage or deed of trust (i) for the purpose of refinancing Mortgage Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
3. Execute and/or file such documents and take such action as is proper and necessary to defend Owner in litigation and to resolve any litigation where Servicer has an obligation to defend Owner.
4. Transact business of any kind regarding the Mortgage Loans, as Owner's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
5. Execute, complete or file bonds, Security Instruments and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, reconveyances, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to Security Instruments, bills of sale and execution of deeds and associated instruments, if any, conveying or encumbering the Property, in the interest of Owner.
6. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Owner or a prior transferor.
7. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
8. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant/warranty/quit claim deeds or other deeds causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.
9. Perform all steps necessary to realize on insurance proceeds, including but not limited to insurance proceeds relating to foreclosures, short sales, deeds in lieu of foreclosure, sale of REO Property, and the exercise of any rights of Owner under any insurance agreement.
10. Indorse all checks, drafts and/or other negotiable instruments made payable to Owner as payments by borrowers in connection with the Mortgage Loans.

With respect to the Actions, Owner gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as Owner itself might or could do, and hereby does ratify and confirm all that said attorney-in-

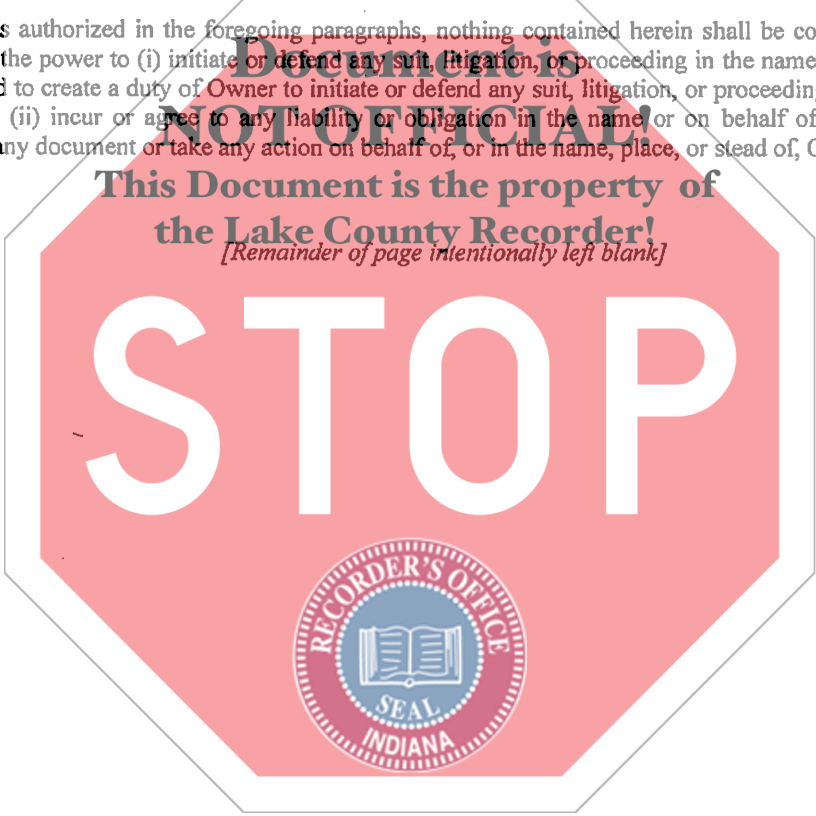
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fact shall lawfully do or cause to be done by authority hereof. Any Action taken pursuant to this Limited Power of Attorney shall be binding on Owner and Owner's successors and assigns.

Owner represents to those dealing with such attorney-in-fact that they may rely upon this Limited Power of Attorney until they receive actual notice of termination or revocation thereof or unless an instrument of revocation has been made in writing. Any and all third parties dealing with Servicer as Owner's attorney-in-fact may rely completely, unconditionally and conclusively on the authority of Servicer, and need not make any inquiry about whether Servicer is acting pursuant to the Servicing Arrangement. Any purchaser, title insurance company, public official or other third party may rely upon a written statement by Servicer that any subject mortgage loan or real estate owned by Owner or by Servicer for Owner as a result of the termination of the related Mortgage Loan, is subject to the authority and power conferred to the Servicer pursuant to the Servicing Arrangement and this Limited Power of Attorney.

Except as authorized in the foregoing paragraphs, nothing contained herein shall be construed to grant Servicer the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Owner or be construed to create a duty of Owner to initiate or defend any suit, litigation, or proceeding in the name of Servicer, (ii) incur or agree to any liability or obligation in the name or on behalf of Owner, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Owner.



IN WITNESS WHEREOF, Bank of America, N.A. has executed this Limited Power of Attorney this 22nd day of February, 2016.

**BANK OF AMERICA, N. A.**

By: [Signature]  
 Name: Debra J. Minton  
 Title: Senior Vice President

Witness: [Signature]  
 Name: Suzanne Baw  
 Title: Officer

**Document is NOT OFFICIAL!**

**This Document is the property of the Lake County Recorder.**

Witness: [Signature]  
 Name: Grace Quito  
 Title: Secondary Market Ops

STATE OF FLORIDA :  
 COUNTY OF DUVAL : ss.

**STOP**

This instrument was acknowledged before me on February 22, 2016 by Debra J. Minton, personally known to me to be Senior Vice President of Bank of America, N.A., a national banking association, on behalf of said national banking association.



[Signature]  
 April D. Heller  
 My commission expires: 1/11/2020



Filed For Record In:  
 Bowie County Texas  
 Tina Pettit  
 County Clerk  
 On: Nov 22, 2016 at 12:02P

LIMITED POWER OF ATTORNEY TO REVERSE MORTGAGE SOLUTIONS, INC.  
 THIS INSTRUMENT PREPARED BY AMIE EL DRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113



I hereby certify this document to be a true, correct and complete copy of the record filed in my office.  
 Dated this 11 day of February, 2019 County Administrator.  
 By [Signature] Deputy Clerk