## NOT AN OFFICIAL DOCUMENT

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Prepared By: First Horizon Bank 165 Madison Ave. Memphis, TN 38103

## Limited Power of Attorney

First Horizon Bank, a Tennessee banking corporation, successor by conversion to First Tennessee Bank National Association alsa First Tennessee Bank, N.A., a national banking association ("Grantor"), with an address of 165 Madison Ave., Memphis, TN 38103, pursuant to that certain Loan Servicing Purchase and Sale Agreement dated as of December 15, 2021 (the "Agreement") between First Horizon Bank, N.A (the "Seller") and SHAP Acquisition Trust HBI (the "Buyer"), does hereby appoint Meridian Asset Services, LLC, a Delaware limited liability company ("Meridian"), with an office located at 3201 34th Street South, Ste. B310, St. Petersburg FL 33711, as its true and lawful attorney-in-fact to act in the name, place and stead to take the following designated actions with respect to any mortgage loan or real estate owned property which is subject to the Agreement:

- To execute and deliver any documentation with respect to mortgage/trust deed assignments including but not limited to the execution of assignments to correct errors or to perfect the chain of title and/or assignment;
- To execute and deliver documentation with respect to Mortgage Note Endorsements and/or Allonges; and
- To correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (2) above.

This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney. Notwithstanding anything herein to the contrary, use of this Limited Power of Attorney is restricted to use in connection with the Mortgage Loans as defined in the Agreement and is limited to those actions reasonable and necessary for Meridian to carry out the provisions of the Agreement in accordance with the terms thereof.

The rights, powers and authority of Meridian as attorney-in-fact of the Grantor under this Limited Power of Attorney shall commence on the date of execution hereof and shall not be assigned to any third party by Meridian without the written prior consent of the Grantor.

Grantor hereby agrees to indemnify and hold Meridian and its directors, employees, and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgements, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by Meridian of the powers granted to it heretinder.

This Limited Power of Attorney and all authority hereunder, shall be in full force and effect until either (i) twelve (12) months past the date of execution, or (ii) termination in writing by Grantor or (iii) termination of the Agreement, whichever is earlier.

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IN WITNESS WHEREOF, THE Grantor has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representative on this 212 day of January First Horizon Bank, a Tennessee banking corporation, successor by conversion to First Tennessee Bank National Association a/k/a First Tennessee Bank, N.A., a national banking association Name: Nick Volpe Title: Vice President Attest State of Flor. An County of Osceola in the year 2022 before me, the undersigned, personally appeared Nick Volpe the Vice President of First Horizon Bank, a Tennessee banking Bank, N.A., a national banking association 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

corporation, successor by conversion to First Tennessee Bank National Association a/k/a First Tennessee 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 voluntarily for its stated purpose and that such individual(s) made such appearance before the undersigned.

Signed and delivered in the presence of:

{SEAL}