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GINA PIMENTEL
RECORDER
STATE OF INDIANA
LAKE COUNTY
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2022-012711

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PREPARED BY: FIRST AMERICAN MORTGAGE SOLUTIONS

WHEN RECORDED RETURN TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402



LIMITED POWER OF ATTORNEY

LAKE, IN
SH - 0672432184
CITIBANK NEW RESIDENTIAL TRUSTS_20210427

DATE OF DOCUMENT: 04/27/2021

GRANTOR: CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELEY
AS OWNER TRUSTEE

GRANTEE: NEW PENN FINANCIAL, LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING

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.

TODD L. SLEIGHT

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1535277
LK

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LIMITED POWER OF ATTORNEY



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8 Pgs

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P/ATTY Book: DE 2624 Page: 1605 - 1612
May 18, 2021 09:25:22 AM

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E-FILED IN GREENVILLE COUNTY, SC

Timothy J. Ramsey

NewRez LLC d/b/a Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601

KNOW ALL MEN BY THESE PRESENTS, that the trusts identified on Schedule A attached hereto and made a part hereof (each an "Issuer" and collectively the "Issuers"), each a Delaware statutory trust organized and existing under the laws of the State of Delaware, and each having its principal place of business at 20 Montchanin Road, Suite 180, Greenville, Delaware 19807, pursuant to each Servicing Agreement identified on Schedule A attached hereto and made a part hereof (each an "Agreement" and collectively the "Agreements") by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer ("Shellpoint"), each Issuer and Nationstar Mortgage LLC as master servicer (in such capacity, the "Master Servicer"), hereby constitutes and appoints Shellpoint, by and through Shellpoint officers, each Issuer's true and lawful Attorney-in-Fact, in each Issuer's name, place and stead and for each Issuer's benefit, in connection with all mortgage loans (the "Loans") serviced by Shellpoint pursuant to each Agreement solely for the purpose of performing such acts and executing such documents in the name of each Issuer necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as issuer for various securityholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage) and for which Shellpoint is acting as Servicer.

This appointment shall apply only to the following enumerated transactions and nothing herein or in each of the Agreements shall be construed to the contrary.

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of each Agreement.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/release, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insured, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.

Digitally signed 01/07/2022 by greenville.county.reg@koffile.com

Timothy J. Ramsey
Certified and Digitally Signed

Windows may require Adobe Windows Ink

GREENVILLE COUNTY, REGISTER OF DEEDS
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OF A DOCUMENT ON FILE IN THIS OFFICE



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5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a) The substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b) The preparation and issuance of statements of breach or non-performance;
 - c) The preparation and filing of notices of default and/or notices of sale;
 - d) The cancellation/rescission of notices of default and/or notices of sale;
 - e) The taking of a deed in lieu of foreclosure; and
 - f) The preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transaction in paragraphs 8.a. through 8.e. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
 - a) Listing agreements;
 - b) Purchase and sale agreements;
 - c) Grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
 - d) Escrow instructions; and
 - e) Any and all documents necessary to effect the transfer of property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and thereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of April 27, 2021.



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This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by Shellpoint to each Issuer under each Agreement, or (ii) be construed to grant Shellpoint the power to initiate or defend any suit, litigation or proceeding in the name of any Issuer except as specifically provided for herein. If Shellpoint receives any notice of suit, litigation or proceeding in the name of any Issuer then Shellpoint shall promptly forward a copy of same to the specified Issuer.

This limited power of attorney is not intended to extend the powers granted to Shellpoint under each Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by each Agreement.

Shellpoint hereby agrees to indemnify and hold each Issuer and its owner trustee, directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by Shellpoint of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and each of the Agreements or the earlier resignation or removal of any Issuer under its Agreement.

This limited power of attorney and any subsequent limited power of attorney given to Shellpoint shall terminate on the occurrence of any of the following events or until revoked in writing by the undersigned provided, that so long as none of the following events below have occurred or are continuing, the Issuer shall execute and deliver a replacement power of attorney upon the request of Shellpoint :

- i. the termination of Shellpoint as the Servicer with respect to the Loans serviced by Shellpoint under each Agreement,
- ii. the transfer of servicing from Shellpoint to another servicer with respect to the Loans serviced by Shellpoint under each Agreement,
- iii. the appointment of a receiver or conservator with respect to the business of Shellpoint, or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by Shellpoint or any of its creditors.

Notwithstanding the foregoing, the power and the authority given to Shellpoint under this Limited Power of Attorney shall be revoked with respect to each Agreement and the Loans subject thereto upon the occurrence of:

- i. the suspension or termination of Shellpoint as Servicer; or
- ii. the transfer of servicing from Shellpoint to another servicer.



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This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

It is expressly understood and agreed by the Attorney-in-Fact and any person relying on this Power of Attorney that (a) each Agreement and this Power of Attorney are executed and delivered by Citibank, N.A., not individually or personally, but solely as Owner Trustee, in the exercise of the powers and authority conferred and vested in it, (b) each of the representations, undertakings and agreements made in each Agreement or in this Power of Attorney on the part of each Issuer or Owner Trustee is made and intended not as personal representations, undertakings and agreements by Citibank, N.A. but is made and intended for the purpose of binding only each Issuer, (c) nothing in the Agreement or herein contained shall be construed as creating any liability on Citibank, N.A., individually or personally, to perform any covenant either expressed or implied contained in each Agreement or herein of the Owner Trustee or each Issuer, all such liability, if any, being expressly waived by the Attorney-in-Fact and any person relying on this power of attorney and by any person claiming by, through or under the Attorney-in-Fact or such person, (d) Citibank, N.A. has made no investigation as to the accuracy or completeness of any representations and warranties made in each Agreement or herein and (e) under no circumstances shall Citibank, N.A. be personally liable for the payment of any indebtedness or expenses of the Owner Trustee or any Issuer or be liable for the breach or failure of any obligation, representation, warranty or covenant made or undertaken by the Owner Trustee or any Issuer under the Agreement, this Power of Attorney or any other related documents.

Notwithstanding anything herein to the contrary, this Power of Attorney does not, and is not intended to, and will not be construed to, grant any authority to the Attorney-in-Fact to (i) expand, increase, incur, or otherwise impose any duties, liabilities or obligations of or on the Owner Trustee, as trustee or in its individual capacity, or (ii) provide any guaranty, indemnity or property of the Owner Trustee, as trustee or in its individual capacity, for any reason whatsoever.



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IN WITNESS WHEREOF, the Issuer has caused this instrument to be signed in its name and behalf by a duly elected and authorized signatory this 27 day of April 2021.

THE ISSUERS LISTED ON SCHEDULE A ATTACHED HERETO, BY

By: Citibank, N.A., not in its individual capacity but solely as Owner Trustee

Name: Ryan Biasi
Title: Senior Trust Officer

Dan Biasi
Witness
Dan Biasi

Julia Biasi
Witness
Julia Biasi

STATE OF New York)
)
COUNTY OF Richmond)

On the 27 day of April in the year 2021 before me, the undersigned, personally appeared Ryan Biasi, Senior Trust Officer of Citibank, N.A., the Owner Trustee of the Issuers listed on Schedule A attached hereto, 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, and that such individual(s) made such appearance before the undersigned in the County of Richmond, State of New York.

WITNESS my hand and official seal.

Kate Molina
Notary Public

KATE MOLINA
Notary Public, State of New York
No. 071M0367127
Qualified in Richmond County
Commission Expires Feb. 4, 2023

GREENVILLE COUNTY, REGISTER OF DEEDS
CERTIFIED TO BE A TRUE AND CORRECT COPY
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SCHEDULE A

| Issuer Name | Servicing Agreement |
|--|--|
| New Residential Mortgage Loan Trust 2018-2 | Servicing Agreement dated as of May 3, 2018, by and among NewRez LLC (f/k/a New Penn Financial, LLC) d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2018-2, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2018-3 | Servicing Agreement dated as of August 28, 2018, by and among NewRez LLC (f/k/a New Penn Financial, LLC) d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2018-3, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2018-4 | Servicing Agreement dated as of October 12, 2018, by and among NewRez LLC (f/k/a New Penn Financial, LLC) d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2018-4, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2018-5 | Servicing Agreement dated as of November 30, 2018, by and among NewRez LLC (f/k/a New Penn Financial, LLC) d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2018-5, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-1 | Servicing Agreement dated as of January 11, 2019, by and among NewRez LLC (f/k/a New Penn Financial, LLC) d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-1, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-2 | Servicing Agreement dated as of April 12, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-2, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-3 | Servicing Agreement dated as of July 12, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-3, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-4 | Servicing Agreement dated as of August 13, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-4, as Issuer and Nationstar Mortgage LLC, as Master Servicer |



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| Issuer Name | Servicing Agreement |
|---|---|
| New Residential Mortgage Loan Trust 2019-5 | Servicing Agreement dated as of October 9, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-5, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-6 | Servicing Agreement dated as of December 3, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-6, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2020-1 | Servicing Agreement dated as of January 17, 2020, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2020-NQMI, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2020-2 | Servicing Agreement dated as of April 30, 2020, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2020-2, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-RPL1 | Servicing Agreement dated as of February 22, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-RPL1, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-RPL2 | Servicing Agreement dated as of August 2, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-RPL2, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-RPL3 | Servicing Agreement dated as of October 4, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing as Servicer, New Residential Mortgage Trust 2019-RPL3, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2020-RPL1 | Servicing Agreement dated as of February 7, 2020, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2020-RPL1, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2020-RPL2 | Servicing Agreement dated as of August 28, 2020, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2020-RPL2, as Issuer and Nationstar Mortgage LLC, as Master Servicer |



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| Issuer Name | Servicing Agreement |
|---|--|
| New Residential Mortgage Loan Trust 2019-NQM1 | Servicing Agreement dated as of January 18, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-NQM1, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-NQM2 | Servicing Agreement dated as of March 19, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-NQM2 as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-NQM3 | Servicing Agreement dated as of June 20, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-NQM3, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-NQM4 | Servicing Agreement dated as of September 16, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-NQM4, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2019-NQM5 | Servicing Agreement dated as of November 15, 2019, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2019-NQM5, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2020-NQM1 | Servicing Agreement dated as of January 17, 2020, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2020-NQM1, as Issuer and Nationstar Mortgage LLC, as Master Servicer |
| New Residential Mortgage Loan Trust 2020-NQM2 | Servicing Agreement dated as of June 24, 2020, by and among NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer, New Residential Mortgage Loan Trust 2020-NQM2, as issuer and Nationstar Mortgage LLC, as Master Servicer |

