

# NOT AN OFFICIAL DOCUMENT

Prepared by:  
J.P. Morgan Mortgage Acquisition Corp.  
383 Madison Avenue 8th floor  
New York New York 10179

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BY: SP  
PG #: 3

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

## LIMITED POWER OF ATTORNEY

**KNOW ALL MEN BY THESE PRESENTS**, that the undersigned, **J.P. MORGAN MORTGAGE ACQUISITION CORP.** and **EMC MORTGAGE LLC** (each hereinafter referred to as the "**Company**") hereby makes, constitutes and appoints RCF II Loan Acquisition, LP ("**RCF**") a Delaware limited partnership, having an office for the conduct of business at 120 South 6th Street, Suite 2100, Minneapolis, MN 55402 and its agents; Selene Finance LP ("**Selene**") having an office for the conduct of business at 9990 Richmond Avenue, Suite 400, Houston, Texas 77042, and Meridian Asset Services, LLC ("**Meridian**", and together with RCF and Selene, each hereinafter referred to as an "**LPOA Entity**") a Delaware limited liability company, having an office for the conduct of business at 3201 34th Street South, Ste B310, St. Petersburg FL 33711, as its true and lawful attorney-in-fact to act on behalf of the Company with full power to act in its name, place and stead of for the purposes set forth below.

Now therefore, the Company does hereby constitute and appoint each said LPOA Entity as the true and lawful attorney-in-fact of the Company and in the Company's name, place and stead with respect to each mortgage loan for which the applicable Company is the current lienholder of record, for the following, and only the following, purposes:

To execute, acknowledge, seal and deliver transfer documents (including, but not limited to assignments of mortgage, endorsements and allonges), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, and/or recordation or filing.

This Limited Power of Attorney shall remain in full force and effect (i) until December 9, 2022; or (ii) until such earlier date that this Limited Power of Attorney is revoked or terminated in writing.

The authority granted to each LPOA Entity by this Limited Power of Attorney is not transferable to any other party or entity.

This Limited Power of Attorney shall be deemed to be made under, and shall be governed by and construed in accordance with, the laws of the State of New York.

Each respective LPOA Entity shall indemnify, defend and hold harmless the Company and its successors and assigns from and against any and all losses arising out of, related to, or in connection with any act taken by the corresponding LPOA Entity pursuant to this Limited Power of Attorney, which act results in a claim solely by virtue of the misuse of this Limited Power of Attorney in any manner, including, without limitation, the use by any person not authorized by any LPOA Entity (and not as a result of a claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used). For the avoidance of doubt, each

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respective LPOA Entity is only obligated to indemnify for losses as described above as they relate to any act taken by that specific LPOA Entity. For example, Meridian is not obligated to indemnify Company against losses arising out of, related to, or in connection with any act taken by either RCF or Selene which results in a claim as described above.

Property of Lake County Recorder

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IN WITNESS WHEREOF, the Company has executed this Limited Power of Attorney this 2nd day of February, 2022.

J.P. MORGAN MORTGAGE ACQUISITION  
CORP.

By: [Signature]  
Name: Helaine Hebble  
Title: Executive Director

EMC MORTGAGE LLC

By: [Signature]  
Name: Helaine Hebble  
Title: Executive Director

Attest

Witness

Name: JOLLO BARRIOS

Witness

Name: ARIEL SANTOYO

STATE OF NEW YORK  
COUNTY OF NEW YORK

On the 2nd day of February in the year 2022 before me, the undersigned, personally appeared Helaine Hebble, the Executive Director for J.P. Morgan Mortgage Acquisition Corp. and EMC Mortgage LLC 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 voluntarily for its stated purpose and that such individual(s) made such appearance before the undersigned.

Witness my hand and official seal:

(SEAL)

[Signature]  
Notary Public  
My Commission Expires: 03/05/2022

