

GINA PIMENTEL
RECORDER

2022-020612

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

8:30 AM 2022 Jun 29

INDIANA

COUNTY OF LAKE

LOAN NUMBER: 0023715261

RECORDING REQUESTED BY: **FIRST AMERICAN MORTGAGE SOLUTIONS**

PREPARED BY: **FIRST AMERICAN MORTGAGE SOLUTIONS**

WHEN RECORDED MAIL TO: **FIRST AMERICAN MORTGAGE SOLUTIONS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402, PH. 208-552-7895**



SL1 DTD 09-30-2020



LIMITED POWER OF ATTORNEY

DATE OF DOCUMENT: **SEPTEMBER 30, 2020**

GRANTOR: **FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-2**

GRANTOR ADDRESS: **C/O 3217 S. DECKER LAKE DR., C/O SALT LAKE CITY, UT 84119**

GRANTEE: **SELECT PORTFOLIO SERVICING, INC.**

GRANTEE ADDRESS: **3217 S. DECKER LAKE DR., SALT LAKE CITY, UT 84119**

I, **First American Mortgage Solutions**, 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.

SP8100114IM - IN - POA



Property of Lake County Recorder

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LIMITED POWER OF ATTORNEY

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:
Select Portfolio Servicing, Inc.
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
Attn: General Counsel

SL1

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the Federal Home Loan Mortgage Corporation as Trustee ("Trustee") for Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2, pursuant to the Pooling and Servicing Agreement, dated as of September 29, 2020 (the "Agreement"), among Select Portfolio Servicing, Inc. ("SPS"), as servicer, the Federal Home Loan Mortgage Corporation, as Trustee, Seller and Guarantor, U.S. Bank National Association, as Securities Administrator, and, 510 Loan Administrator LLC, as Collateral Administrator, hereby constitutes and appoints Select Portfolio Servicing, Inc., by and through Select Portfolio Servicing, Inc.'s officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans and REO properties subject to the terms of the Agreement for the purpose of performing all acts and executing all documents in the name of the Trustee as may be customarily and reasonably 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 the Trustee (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 or Deed of Trust) and for which Select Portfolio Servicing, Inc. is performing sub-servicing activities all subject to the terms of the Agreement.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is 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 and said modification or rerecording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
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 United States governmental agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, 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 and modification agreements.
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 transactions in paragraphs 8(a) through 8(e), above.

The execution and delivery of this Limited Power of Attorney by Trustee shall not be (or be deemed) a waiver or discharge of any representation, warranty, covenant or agreement of the Trustee or Select Portfolio Servicing, Inc. in or under the Agreement (other than a discharge of the obligations of the Trustee under the Agreement to execute and deliver this Limited Power of Attorney), and such execution and delivery shall not be (or be deemed) a modification or amendment of any provision of the Agreement in any respect.

This Limited Power of Attorney may be amended, modified, supplemented or restated only by a written instrument executed by the Trustee and Select Portfolio Servicing, Inc. The terms of this Limited Power of Attorney may be waived only by a written instrument executed by the party waiving compliance.

This Limited Power of Attorney shall inure to the benefit of, and be binding upon, the Trustee and Select Portfolio Servicing, Inc. and their respective successors and assigns; provided, however, that Select Portfolio Servicing, Inc. shall not assign any of the rights under this Limited Power of Attorney (except by merger or other operation of law) without the prior written consent of the Trustee, and any such purported assignment without such consent shall be void and of no effect.

This Limited Power of Attorney shall be governed by and construed and enforced in accordance with the laws of the State of New York, without regard to any conflicts of law rules that might apply the Laws of any other jurisdiction.

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, each subject to the terms and conditions set forth in the Agreement and in accordance with the standard of care set forth in the Agreement as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective as of September 29, 2020.

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.

Nothing contained herein shall (i) limit in any manner any indemnification provided by Select Portfolio Servicing, Inc. to the Issuer, Trustee, Seller or Guarantor under the Agreement, or (ii) be construed to grant Select Portfolio Servicing, Inc. the power to initiate or defend any suit, litigation or proceeding in the name of Federal Home Loan Mortgage Corporation in its individual capacity except to the extent permitted under the Agreement for routine foreclosure, bankruptcy and eviction litigation. If Select Portfolio Servicing, Inc. receives any notice of suit, litigation or proceeding in the name of Federal Home Loan Mortgage Corporation in its individual capacity, then Select Portfolio Servicing, Inc. shall promptly forward a copy of same to such party.

This Limited Power of Attorney is not intended to extend the powers granted to Select Portfolio Servicing, Inc. under the Agreement or to allow Select Portfolio Servicing, Inc. to take any action with respect to security instruments or promissory notes (or other evidence of indebtedness) not authorized by the Agreement.

IN WITNESS WHEREOF, Federal Home Loan Mortgage Corporation, as the Trustee for Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 has caused these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 30th day of September, 2020.

Federal Home Loan Mortgage Corporation,
as Trustee for Freddie Mac Seasoned Loans Structured Transaction
Trust, Series 2020-2

By: *Josephine Umama*
Name: Josephine Umama
Title: Vice President - Chief Operating Officer, ICM

Witness: *Manju Kanaparthi*
Printed Name: Manju Kanaparthi

Witness: *Tyrice Coates*
Printed Name: Tyrice Coates

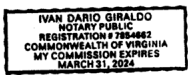
STATE OF VIRGINIA
COUNTY OF FAIRFAX

On September 30, 2020, before me, the undersigned, a Notary Public in and for said State, personally Josephine Umama, Vice President - Chief Operating Officer, ICM, as the Trustee, personally known to me to be the person whose name is subscribed to the within instrument and acknowledge to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.

[NOTARIAL SEAL]

Ivan Dario Giraldo
Notary Public
My Commission Expires: March 31, 2024



Property of Lake County Recorder

Instrument # 105093
Bonneville County, Idaho Falls, Idaho
10/13/2020 08:41:20 AM No. of Pages: 4
Recorded for: FIRST AMERICAN MORTGAGE SOLUTIONS
Penny Manning Fee: \$25.00
Ex-Officio Recorder Deputy Ivega
Index to: POWER OF ATTORNEY

PREPARED BY: *FIRST AMERICAN MORTGAGE SOLUTIONS*

WHEN RECORDED RETURN TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH: 208-528-9895

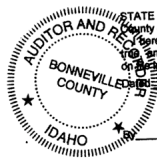
LIMITED POWER OF ATTORNEY

Copy
Bonneville, ID

INVESTOR: SL1
DOC DATE: 9/30/2020
GRANTOR: Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the
Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2
GRANTEE: Select Portfolio Servicing, INC.

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 SLEIGHT



STATE OF IDAHO)
County of Bonneville) SS
I hereby certify that this instrument is a full,
true and correct copy of the original thereof,
as shown in my office.
2022
PENNY MANNING
Clerk of the District Court and
Ex-Officio Recorder

[Signature]
Deputy