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Prepared By
After Recording Return To:
Nationstar Mortgage LLC
4000 Horizon Way
Irving, TX 75063

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BY: SP
PG #: 7

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

LIMITED POWER OF ATTORNEY

Nationstar Mortgage LLC, a Delaware limited liability company with offices located at 8950 Cypress Waters Boulevard, Dallas, Texas 75019 ("Nationstar" or "Subservicer") is subservicing a portfolio(s) of loans (the "Assets") on behalf of Community Loan Servicing, LLC, a Delaware limited liability company with offices located at 4425 Ponce de Leon Blvd., Coral Gables, Florida 33146 ("CLS" or "Servicer") pursuant to that certain Master Assignment, Assumption and Recognition Agreement, dated as of June 1st, 2022 and that certain Omnibus Delegation and Subservicing Agreement, dated as of June 1st, 2022 (the "Agreements"), between CLS, as Servicer, and Nationstar, as Subservicer. Servicer provides this Limited Power of Attorney to Nationstar to give Nationstar authority to subservice the Assets.

Now, therefore Community Loan Servicing, LLC does hereby constitute appoint Nationstar Mortgage LLC as its true and lawful attorney-in-fact and grants it authority and power to take, through its duly authorized officers and designated agents, the Actions (as such term is defined herein) on behalf of Community Loan Servicing, LLC, as it's attorney in fact.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Assets and only as mandated or permitted by federal, state or local laws or other legal, agency, or investor requirements or restrictions:

1. Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate to institute and complete:
 - A. Requests for delivery of Mortgage Loan document from the applicable document custodian;
 - B. Reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage, including but not limited to the following actions:
 - i. the release of a borrower from personal liability under the mortgage or deed of trust following an approved transfer of ownership of the security property,
 - ii. the partial release or discharge of a mortgage or the request to a trustee for a partial reconveyance or discharge of a deed of trust,
 - iii. the full satisfaction or release of a mortgage or the request to a trustee for a full reconveyance of a deed of trust; and

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- iv. execution of Lost Note Affidavits.
- C. Assignments or endorsements of Mortgages, or of any beneficial interest in a Mortgage;
- D. Quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the disposition or transfer of title to a third party, in respect of short sales, deeds-in-lieu, or real estate owned property ("REO Property");
- E. Documentation with respect to the marketing, rental and/or sale of REO Property, including but not limited to: REO Property disposition closings; ordering appraisals or broker price opinions ("BPOs"); eviction notices; initiating and completing eviction actions or proceedings; cash for keys; rental or lease agreements; marketing plans; listing agreements; purchase and sale agreements; contracts; addendums; disclosures; cancellations; releases; letters of indemnity; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the marketing, rental, sale or transfer of REO Property;
- F. A workout or loss mitigation program, including but not limited to a forbearance, payment plan, modification or extension of a Mortgage;
- G. An extension of credit or draw request or a suspension or freeze of a line of credit;
- H. An interest rate reduction on the Mortgage Loan;
- I. A short pay-off, pay-off netting escrow, short sale or deed-in-lieu of foreclosure;
- J. A repurchase of a Mortgage Loan;
- K. The assumption of a Mortgage Note and related Mortgage;
- L. A community association dues or assessment payment;
- M. A small settlement or concession, including but not limited to waiver of fees, escrow, late charges, or corporate advances, and short reinstatements;
- N. Appraisal, BPO, or other valuation requests or equity reviews to establish property value and/or equity available in the Mortgaged Property or REO Property;
- O. Mortgage write downs, charge-offs, low balance loan or draw request reviews, and recoveries;
- P. The management and administration of inspections (including occupancy status and property condition), maintenance, repairs, restoration, protection and preservation of the Mortgaged Property or REO Property, including but not limited to vacant property

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registrations, and abandonment or eviction proceedings as a result of such vacancy;

Q. The tendering, processing, collecting, depositing, and distributing of claims, loss drafts, or proceeds for any applicable title insurance, hazard insurance or other required insurance, mortgage insurance, private mortgage insurer, or agency or investor required claims, including but not limited to any quiet title action or subrogation right;

R. Customary consents or waivers and other instruments and documents (including estoppels certificates);

S. The consent to the application of any insurance or condemnation proceeds to the restoration of the applicable Mortgaged Property, REO, or otherwise.

2. Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate to:

A. Obtain, and if necessary to lender-place, required insurance on the Mortgaged Property or REO, including but not limited to fire, hazard, earthquake, hurricane, windstorm, sinkhole, and flood insurance;

B. Bring an action in a court of law, including an unlawful detainer action, to enforce rights of Company with respect to any Mortgaged Property or REO;

C. Resolve any claims, complaints, grievances and disputes and prosecute, defend and resolve actions pending in a court of law, including but not limited to serving and responding to discovery, filing and serving pleadings, motions, briefs and other necessary documents, and entering into settlement agreements and judgments.

D. Subordinate, correct or adjust a Mortgage lien position;

E. File notices of lender claims with title insurance companies;

F. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Servicer or a prior transferor, including, but not limited to note endorsements;

G. The completion, termination, postponement, cancellation, or rescission of a foreclosure relating to a Mortgage or Mortgages, including but not limited to the following actions:

- i. the appointment of a successor or substitute trustee under a deed of trust, in accordance with state law and the deed of trust;
- ii. the preservation, filing, entering, collection, or assignment of deficiency judgments;
- iii. the issuance, cancellation, or rescission of a statement of breach or nonperformance, notice of default, notice of sale; or bidding instructions;

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- iv. the issuance, cancellation or rescission of such other documents as may be necessary under the terms of the Mortgage, federal or state law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of Mortgage Loans, deeds of trust, or promissory notes to convey title under these resolutions;
 - v. the conveyance of properties to the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Corporation ("Freddie Mac"), the Government National Mortgage Association ("Ginnie Mae"), the Federal Housing Administration ("FHA"), the U.S. Department of Housing and Urban Development ("HUD"), the U.S. Department of Veterans Affairs ("VA"), the U.S. Department of Agriculture Rural Housing Service ("USDA/RHS"), or a state or private mortgage insurer; and
 - vi. the assignment or endorsement of Mortgage Loans, deeds of trust, or promissory notes to or from Fannie Mae, Freddie Mac, Ginnie Mae, FHA, HUD, VA, USDA/RHS, a state or private mortgage insurer, or Mortgage Electronic Registration System ("MERS").
- H. The servicing and handling of any Mortgage Loan where a mortgagor or co-mortgagor has filed for bankruptcy, in compliance with federal Bankruptcy law, 11 U.S.C. §101, et seq. or relevant state law, including but not limited to the following actions:
- i. substitute the creditor in a bankruptcy proceeding in respect of any Mortgage Loan;
 - ii. file a proof of claim;
 - iii. file any pleadings, briefs, motions, including a motion for relief from automatic stay;
 - iv. if warranted, file an adversary proceeding on behalf of mortgagee against the mortgagor, co-mortgagor or any other interested party threatening any Loan's lien or lien priority or defend against any adversary proceeding filed against mortgagee by mortgagor, co-mortgagor or any other interested party;
 - v. execution of a reaffirmation agreement or other instrument required to be executed in connection with the bankruptcy of a mortgagor on a Mortgage Loan; and
 - vi. file or deliver all notices required in compliance with any state or federal bankruptcy law, including but not limited to payment change notices and notices of transfer of claims.
- I. Handle certain legal matters and routine Litigation, as that term is defined in the Agreements, and retain legal counsel to represent and protect Servicer's interests in the Mortgage Loan, including but not limited to the following:
- i. notices of liens (mechanics liens, HOA/COA/Co-op liens, tax liens etc.),
 - ii. HOA/COA default notices or foreclosures (including co-ops),
 - iii. property forfeitures, seizures, eminent domain and condemnation actions,
 - iv. probate proceedings,

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- v. partition actions, lien releases, partial releases, easements, property line adjustments and disputes, etc.,
- vi. title claims or quiet title actions,
- vii. code violation notices or actions,
- viii. tax sales,
- ix. subordinate loan foreclosures,
- x. REO Disposition closings,
- xi. MERS Rule 14 notifications and MERS litigation tracking,
- xii. Equity Reviews, including but not limited to those on junior liens for Charge-off or referral to foreclosure with senior lien where available, or
- xiii. Senior lien monitoring to protect Servicer's junior or subordinate liens.

J. Authorize MERS to execute documents on behalf of Servicer, or in MERS own name, to the same extent that the Subservicer or its designated employees are authorized to execute documents pursuant to these resolutions;

K. Endorse instruments required to effectuate Mortgage Loan payments or refunds, including but not limited to checks, drafts, or wire transfers evidencing such payments or refunds; and

L. Receive, endorse, or process in the name of Servicer on any checks, drafts, or wire transfers representing the proceeds from collections made by the Subservicer of Mortgages or REO Properties, including but not limited to payments made by borrowers, insurance proceeds, liquidation proceeds, payoff proceeds, sales proceeds, etc., and to issue, sign, or process any checks, drafts, or wire transfer issued to pay to Servicer share in these proceeds.

3. Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate under any applicable laws, regulations, or Servicer requirements, for the servicing of any Mortgage Loan or REO Property, or to take any of the above actions as it pertains to any Mortgage or REO Property, to which the Servicer is the owner, master servicer, beneficiary, or mortgagee.

4. Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate under any applicable laws or regulations, for the servicing of any Mortgage Loan or REO Property, or to take any of the above actions as it pertains to any Mortgage or REO Property, owned by, backing a security issued by, or guaranteed or insured by Fannie Mae, Freddie Mac, Ginnie Mae, FHA, HUD, VA, USDA/RHS, or a state or private mortgage insurer, as applicable, and in accordance with applicable requirements or guidance issued by those agencies, guarantors or insurers and the related Mortgage Loan documents.

With respect to the Actions, Servicer gives to said attorney-in-fact full power and authority to prepare, execute, file, record or deliver 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

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purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Nothing contained herein shall be construed to grant Subservicer the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Servicer or be construed to create a duty of Subservicer 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 of or on behalf of Servicer, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Servicer, except as provided herein.

Subservicer shall indemnify, defend and hold harmless Servicer and from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever, ("Claims") arising out of, related to, or in connection with (i) any act taken by Subservicer (or its substitute or substitutes) pursuant to this Limited Power of Attorney, which act results in a Claim solely by virtue of the unlawful use of this Limited Power of Attorney (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), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.

This Limited Power of Attorney is effective immediately and will continue until it is revoked or terminated. This Limited Power of Attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive, Executive Vice President, Senior Vice President, Assistance Vice President, Secretary or Assistant Secretary, and/or (b) non-officers who have been duly designated by Subservicer as having signing authority. Servicer shall have the right to limit such signing authority or may revoke signing authority from any officer or other authorized non-officer for any reason. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of Texas without regard to conflicts of law principles of such state.

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IN WITNESS THEREOF, Kevin Jonas has executed this Limited Power of Attorney this 22 day of June, 2022.

COMMUNITY LOAN SERVICING, LLC

Witnessed by:

By: [Signature]
Name: Kevin Jonas
Title: Senior Vice President

1. [Signature]
By: Cristina Arroyo

2. [Signature]
By: Robert Hall

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

On June 22, 2022 before me, the undersigned, personally appeared Kevin Jonas, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that Kevin Jonas executed the same in his capacity as a Senior Vice President of Community Loan Servicing, LLC and that by Kevin Jonas' signature on the instrument, the individual has executed the instrument.

SUBSCRIBED and SWORN TO before me this 22 day of June 2022.

Notary Public: [Signature]
By: Pedro L. Suarez
My Commission Expires: 6/5/2026

