

Prepared by: Specialized Loan Servicing LLC
When recorded return to:
Specialized Loan Servicing LLC
6200 S. Quebec Street
Greenwood Village, CO 80111
Attention: Document Control

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made in connection with that certain Subservicing Agreement by and between FirstBank having an office at 211 Commerce Street, Ste. 300, Nashville, TN 37201 (the "Owner/Service") and Specialized Loan Servicing LLC having an office at 6200 S. Quebec Street, Greenwood Village, CO 80111 (the "Subservicer") dated as of May 5, 2022 (the "Agreement").

Owner/Service hereby makes, constitutes and appoints Subservicer, by and through the Subservicer's officers, Owner/Service's true and lawful attorney-in-fact, in Owner/Service's name, place and stead and for Owner/Service's benefit, in connection with all mortgage loans serviced by the Subservicer pursuant to the Agreement (the "Mortgage Loans") for the purpose of performing, with regard to the Mortgage Loans, such acts and executing such documents in the name of Owner/Service necessary and appropriate to effectuate the following enumerated transactions held by Owner/Service on its own behalf and on behalf of any of its designee or affiliates who may be appointed from time to time under the Agreement.

This appointment shall apply to the following enumerated transactions:

1. To execute, acknowledge, seal and deliver Mortgage Note endorsements, lost note affidavits, assignments of Mortgages and Deeds of Trust and other security instruments, satisfactions, releases and reconveyances of Mortgages and Deeds of Trust, subordinations, modifications, tax authority notifications and declarations, bills of sale, and other instruments of sale, conveyance and transfer, appropriately completed, with all ordinary and necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Owner/Service in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by the Subservicer and made payable to Owner/Service.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check.

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5. To pursue the conveyance of properties to the mortgage insurer, or the closing of title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
6. The completion of loan assumption agreements and recordation of same.
7. To execute and deliver all instruments of satisfaction or cancellation, or of partial or full release, discharge and all other comparable instruments, with respect to the Mortgage Loans.
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) servicing 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 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 the transactions in paragraph 7.a. through 7.e. above.
9. With respect to other security instruments the power to perform any other necessary acts of foreclosure and/or eviction.
10. With respect to the sale of real 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 or quit claim deeds or any other deed causing the transfer of title to the property to a party contracted to purchase same;
 - d. Escrow instructions; and
 - e. Any and all documents necessary to effect the transfer of real property.

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11. The modification or amendment of escrow agreements established for repairs to the mortgaged property.
12. The endorsement of loss drafts or other checks that are necessary to effectuate proper servicing of the Mortgage Loan.
13. To do any other act or complete any other document deemed necessary or appropriate to service and administer the Mortgage Loans in accordance with, and subject to the terms and requirements of the Agreement.

The undersigned gives the Subservicer 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 hereby does ratify and confirm to all the Limited Power of Attorney shall be effective as of the date written below.

Owner/Servicer will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying upon the Subservicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

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.

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the Subservicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Subservicer for all purposes of this Limited Power of Attorney.

Subservicer shall not be obligated to furnish bond or other security in connection with its actions hereunder. Owner/Servicer is indemnified for Subservicer's actions in connection with the exercise of the powers granted hereunder in accordance with the indemnification provided in the Agreement.

Owner/Servicer authorizes Subservicer, by and through any of its directors or officers, or any other employee who is duly authorized by Subservicer to certify, deliver and/or record copies and originals of this Limited Power of Attorney.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. 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.

This Limited Power of Attorney shall be effective as of the date set forth above and shall remain in full force and effect thereafter until a written notice of revocation hereof shall have been

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executed by Owner/Service or until the Agreement is terminated, whichever is sooner.

IN WITNESS WHEREOF, FirstBank as Owner/Service has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 25 day of May, 2022.

FirstBank

By: 

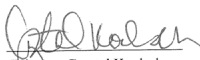
Name: Tammie Gravlee

Title: SVP, Director Mortgage Operations



Witness: Brey Stafford

Printed Name:



Witness: Crystal Koelsch

Printed Name:

State of Tennessee

County of Williamson

On the 25th day of May in the year 2022, before me, the undersigned, a Notary Public in and for said State, personally appeared Tammie Gravlee, as SVP of FirstBank 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.

Witness my hand and official seal this 25th day of May, 2022.



Notary Public

My Commission Expires: 11/10/25

