

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

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that State Farm Bank, F.S.B., a federal savings association organized and existing under the laws of the United States and having its principal place of business at One State Farm Plaza, Bloomington, IL 61710 as seller (the "Seller") pursuant to that mortgage Loan Purchase Agreement, among J.P. Morgan Mortgage Acquisition Corp (the "Owner"), REOCO, Inc. and the Seller, dated as of September 22, 2020 (the "Agreement"), hereby constitutes and appoints Specialized Loan Servicing LLC (the "Successor Servicer"), the Seller's true and lawful Attorney-in-Fact, in the Seller's name, place and stead, in connection with all mortgage loans, home equity lines of credit listed in Schedule A hereto (the "Assets"), for the purpose of performing all acts and executing all documents in the name of the Seller as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions (the "Transactions") in respect of any of the mortgages or deeds of trust (the "Mortgage" and the "Deeds of Trust" respectively), line of credit agreements and promissory notes secured thereby (the "Mortgage Notes") related to the Assets.

This appointment shall apply to the following enumerated transactions only:

1. To receive, endorse and collect all checks, drafts and other negotiable instruments made payable to the Seller representing a payment on account of an Asset for deposit in the appropriate account.
2. The modification or re-recording of a Mortgage of Deed of Trust, where said modification or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to confirm same to the original intent of the parties thereto or to correct title errors discovered after such title insurance, does not adversely affect the lien of the Mortgage or Deed of Trust insured.
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 agreements.
5. The execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish same.
6. The full satisfaction/release/reconveyance 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.
7. The execution, acknowledgement, sealing and delivery of transfer documents (including, but not limited to, assignments of Mortgage or Deed of Trust, endorsements of Mortgage Notes or allonges thereto and any other transfer documents, including real estate owned property deeds to end purchasers) to effect the

NOT AN OFFICIAL DOCUMENT

execution, delivery, conveyance and/or recordation or filing thereof.

8. 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.
9. All settlement and modification agreements for each Mortgage Asset or mortgaged property.
10. The execution, assignment and delivery all documentation required (i) to foreclose on a Mortgage Asset or otherwise enforce the rights under such Mortgage, Deed of Trust and the related Mortgage Note in Owner or its designee's own name, or (ii) to correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by the Seller.
11. To prosecute or defend any litigation concerning the Mortgage, the Mortgage Note, the mortgaged property and/or the mortgagor, and the preparation and execution of such documents and performance of such other actions as may be necessary in such litigation and in resolution of such litigation.
12. 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, but specifically excluding affidavits or other sworn statements:
 - 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 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 12(a) through 12(e), above.

All actions heretofore taken by Successor Servicer, which Successor Servicer could properly have taken pursuant to this Limited Power of Attorney, be, and hereby are, ratified and affirmed. This Limited Power of Attorney is coupled with an interest and shall remain in force for so long as the Seller has or may have any unperformed obligation to Owner, under or in respect of any of the Transactions enumerated above with respect to any Asset, and shall be irrevocable during that time.

NOT AN OFFICIAL DOCUMENT

This Limited Power of Attorney is expressly limited to the purposes set forth above, shall not be interpreted as a general power of attorney, and shall have no force or effect except as to matters pertaining to the Agreement.

The authority granted to the attorney-in-fact by this Limited Power of Attorney is not transferable to any other party or entity.

The Successor Servicer hereby agrees to indemnify and hold the Seller 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 the misuse of this Limited Power of Attorney by the Successor Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney.

This Limited Power of Attorney shall be effective as of November 15, 2021.

Property of Lake County Recorder

NOT AN OFFICIAL DOCUMENT

IN WITNESS WHEREOF, the Seller, has caused this Limited Power of Attorney to be executed in its name by its duly authorized Limited Purpose Assistant Secretary this 15th day of November, 2021.

STATE FARM BANK, F.S.B.

By: Julia A. Smith
Name: Julia A. Smith
Title: Limited Purpose Assistant Secretary

Michael Moss
Witness: Michael Moss
Printed Name:

Brian Tarvin
Witness: Brian Tarvin
Printed Name: Brian Tarvin

State of ILLINOIS)
)
County of MCLEAN)

On the 15th day of November, 2021 before me, the undersigned, a Notary Public in and for said State, personally appeared Julia A. Smith, 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 within the instrument and acknowledged to me that he/she/they executed the same in his/her/their designated 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 15th day of November, 2021.

Jeannie Phillips
Jeannie Phillips
Notary Public
My Commission Expires: 04/19/2025

