

After Recorded Return To:

Meridian Asset Services, LLC

3201 34<sup>th</sup> Street South, Suite B310

St. Petersburg, FL 33711

Attention: Collateral Department

**LIMITED POWER OF ATTORNEY**

**KNOW ALL PERSONS BY THESE PRESENTS:**

THAT, BANK OF AMERICA, N.A. (“Seller”)<sup>1</sup>, a national banking association located at 450 American St., Simi Valley, CA, 93065, by these presents does hereby make, constitute, and appoint Meridian Asset Services, LLC (“Meridian”), a Delaware limited liability company located at 3201 34<sup>th</sup> Street South, Suite B310, St. Petersburg, FL 33711, to be Seller’s true and lawful attorney-in-fact, and hereby grants Meridian authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Seller’s name, place, and stead. This limited power of attorney (“Limited Power of Attorney”) is given in connection with, and relates solely to, that certain Asset Purchase and Sale Agreement dated February 25, 2022, between Seller and Fifth Avenue Trust (“Purchaser”), under the terms of which Seller sold to Purchaser certain mortgage loans (such loans, the “Loans”).<sup>2</sup> Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt, or other forms of security instruments (each, a “Mortgage”). The parties agree that this Limited Power of Attorney is coupled with an interest.

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 Loans and only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions:

1. Execute or file assignments of mortgages, or of any beneficial interest in a Mortgage; except into Mortgage Electronic Registrations, Inc. (MERS);
2. Execute or file reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage;

<sup>1</sup> For the avoidance of doubt, this Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A.; or Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, formerly known as Countrywide Home Loans Servicing, LP; Bank of America, N.A., successor by merger to NationsBank, N.A.; Bank of America, N.A., successor by merger to Countrywide Bank, N.A.; Bank of America, N.A., successor by merger to Countrywide Bank, N.A., formerly known as Countrywide Bank, FSB; Bank of America, N.A., successor by merger to Countrywide Bank, N.A., formerly known as Treasury Bank, N.A.; Bank of America, N.A., successor by merger to LaSalle Bank Midwest N.A.; Bank of America, N.A., successor by merger to LaSalle Bank N.A.; Bank of America, N.A., successor by merger to Fleet National Bank.

<sup>2</sup> Meridian is a third-party vendor of Purchaser.

LIMITED POWER OF ATTORNEY TO MERIDIAN ASSET SERVICES, LLC

THIS INSTRUMENT PREPARED BY AMIE ELDRED 901 S. RANCHO DR., LAS VEGAS, NV 89106

REF: CAIT ID 9779

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# NOT AN OFFICIAL DOCUMENT

3. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Seller or a prior transferor, including, but not limited to note indorsements;
4. Indorse all checks, drafts and/or other negotiable instruments made payable to Seller as payments by borrowers in connection with the Loans;
5. Execute or file quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the transfer of title to Meridian or a third party, in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure ("REO Property");
6. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the transfer of REO Property;
7. Execute or file any documents necessary and appropriate to substitute the creditor or foreclosing party in a bankruptcy or foreclosure proceeding in respect of any of the Loans;

*provided, however, that nothing herein shall permit Meridian to commence, continue, or otherwise prosecute or pursue any foreclosure proceedings in the name of Seller. All indorsements executed pursuant to this Limited Power of Attorney shall contain the words "without recourse," and unless the law requires otherwise, all other documents of transfer executed pursuant to this Limited Power of Attorney shall contain the following sentence: "This [insert document title] is made without recourse to or against [insert name of entity in whose name the Action is taken] or Bank of America, N.A., and without representation or warranty, express or implied, by [insert name of entity in whose name the Action is taken] or Bank of America, N.A."*

With respect to the Actions, Seller gives to said attorney-in-fact full power and authority to execute 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 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 Meridian the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Seller or be construed to create a duty of Seller to initiate or defend any suit, litigation, or proceeding in the name of Purchaser or Meridian, (ii) incur or agree to any liability or obligation in the name of or on behalf of Seller, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, Seller, except as provided herein. 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.

*[Remainder of page intentionally left blank]*

