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RECORDED AS PRESENTED

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

Document Prepared by:
Fay Servicing
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234
855-295-9278

After Recording Return to:
Title Clearing & Escrow, LLC
6102 S. Memorial Dr.
Tulsa, OK 74133
918-943-3000

LIMITED POWER OF ATTORNEY

Flagstar Bank, N.A.
5151 Corporate Drive
Troy, MI 48098
855-295-9278

TO

Fay Servicing, LLC
425 South Financial Pl., Suite 2000
Chicago, IL 60605
855-295-9278

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DOCUMENT DRAFTED BY AND
RECORDING REQUESTED BY:
Fay Servicing, LLC
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Flagstar Bank, N.A. ("Flagstar"), by these presents does hereby make, constitute and appoint Fay Servicing, LLC ("Fay"), as its true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers and designated agents, acting in the name, place and stead of Flagstar for the limited purposes set forth below. This Limited Power of Attorney is pursuant to that certain Amended and Restated Private Label Outsource Services Agreement by and between Flagstar and Fay dated as of October 28, 2021, (the "Agreement") to which reference is made for the definition of all capitalized terms herein. The parties agree that this Limited Power of Attorney is coupled with an interest.

Now therefore, Flagstar does hereby constitute and appoint Fay the true and lawful attorney-in-fact of Flagstar and in Flagstar's name, place and stead with respect to each Asset subserviced by Fay, pursuant to the Agreement for the following, and only the following purposes, as such purposes may be amended from time to time by Flagstar:

1. To execute, acknowledge, seal and deliver Mortgage note endorsements, assignments of Mortgages and other recorded documents, satisfactions, releases, re-conveyances of Mortgage, tax and insurance authority notifications and declarations, deeds, including special or warranty deeds as required, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, including deeds-in-lieu of foreclosure or short sale agreements, with all ordinary or necessary endorsements, acknowledgements, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To (i) prepare, execute and deliver, on behalf of Flagstar, any and all documents or instruments necessary to maintain the lien on each mortgaged property and related collateral; and as specifically permitted in the Agreement, loan modifications, waivers, consents, amendments, discounted payoff agreements, forbearance agreements, repayment plans, deeds-in-lieu of foreclosure, consents to or with respect to any documents contained in the related servicing file; and any and all instruments of satisfaction or cancellation, or of partial or full release or discharge, and all other instruments comparable to any of the types of instruments described in this clause (i), and (ii) institute and prosecute judicial and non-judicial foreclosures, suits on promissory notes, indemnities, guaranties or other documents, actions for equitable and/or

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extraordinary relief (including, without limitation, file petitions for summary proceedings, file actions for temporary restraining orders, injunctions, and appointment of receivers), file title claims and initiate proceedings against title insurers, and similar actions or suits necessary to enforce or defend Flagstar's rights, and to appear in and file on behalf of Flagstar such pleadings or documents as may be necessary or advisable in any bankruptcy actions, state or federal suit or any other action related to an Asset.

3. To collect borrower or account information, obtain required approvals from mortgage insurers and investors, obtain property valuations, order property inspections, initiate and maintain property preservation activity, and obtain an interest therein and/or improvements thereon, as Flagstar's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
4. To execute and deliver any and all required affidavits, documents or instruments required to be prepared, executed and filed or recorded regarding an Asset, including, but not limited to: affidavits of debt, verification or certification of debt or amounts owed, substitutions of trustee, substitutions of counsel, declaration of military status affidavits, notices of rescission, foreclosure deeds, transfer tax affidavit, affidavits or merit, verification of complaint, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays and other documents or notice filings on behalf of Flagstar in connections with foreclosure, bankruptcy and eviction actions, proofs of claim, confirmations and reaffirmations.
5. To prepare, execute and deliver any and all documents or perform or direct the performance of any and all acts in connection with any disputes or inquiries relating to the Assets, including, but without limitation, tax, hazard insurance, title insurance, mortgage insurance or guarantee and homeowner association matters.

Flagstar further grants to Fay, its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the forgoing powers, and ratifies every act that Fay has lawfully performed or which Fay may lawfully perform in exercising those powers by virtue hereof.

Flagstar further grants to Fay the limited power of substitution and revocation of another party for the purpose and only for the purpose of endorsing or assigning notes or Mortgages in Flagstar's name (or in the name of the owner of the Asset, where required), and hereby ratifies and confirms all that the attorney-in-fact, or its substitute or substitutes, shall lawfully do or cause to be done by authority of this Limited Power of Attorney and the rights and powers granted hereby.

Fay shall indemnify, defend and hold harmless Flagstar and its successors and assigns 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 Fay (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, or misuse 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.

