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Karen A. Yarbrough

Cook County Recorder of Deeds Date: 03/30/2018 12:28 PM Pg: 1 of 3

Record First

DOOD OF CO. Power of Attorney

This sheet is for recording information related to the attached Power of Attorney.

Grantor: LendingOne, LLC

Grantee: New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing ing Control

Execution Date: August 15, 2017

Return To:

Manley Deas Kochalski LLC Attn: Original Documents P.O. Box 165028 Columbus, Ohio 43216-5028

LIMITED POWER OF ATTORNEY

LendingOne, LLC ("Grantor") has engaged New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing ("Shellpoint") to service a portfolio(s) of loans on Grantor's behalf (the "Assets") pursuant to that certain Servicing Agreement dated as of April 26, 2017 between Grantor and Shellpoint (the "Agreement"). Grantor provides this Limited Power of Attorney to Shellpoint to give Shellpoint the authority to service the Assets.

Now, therefore, Grantor does hereby constitute and appoint Shellpoint the true and lawful attorney-in-fact of Grantor and in Grantor's name, place and stead for the following purposes:

- a. receive, endorse and collect all checks or other instruments and satisfactions of Mortgage Loan or other security instruments;
- b. executing any documents or instruments necessary to assign or endorse any Mortgage, deed of trust, promissory note or other instrument related to the Mortgage Loans;
- c. correct any assignment, mortgage, deed of trust or promissory note or other instrument related to the Mortgage Loans;
- d. complete and execute lost note affidavits or other lost document affidavits related to the Mortgage
- e. issue title requests and instructions related to the Mortgage Loans;
- f. declare defaults with respect to a Mortgage Loan or Mortgaged Property;
- g. give notices of intention to accelerate and of acceleration and of any notice as reasonably necessary or appropriate;
- h. post all notices as required by law and the Mortgage Loan Documents, including the debt instruments and the instruments securing a Mortgage Loan in order to foreclose or otherwise enforce the security instruments;
- i. pursue appropriate legal action and conduct of the foreclosure or other form of sale and/or liquidation, issue binding instructions with respect to such sale, executing all documents including all deeds and conveyances necessary to effect such sale and/or liquidation; provided that the Servicer shall not initiate any action, suit or proceeding solely Client's name without indicating Servicer's representative capacity;
- j. conduct eviction or similar dispossessory proceedings;
- k. take possession of collateral on behalf of Client;
- 1. execute any documents or instruments necessary for the offer, listing closing of sale, and conveyance of Mortgaged Property by foreclosure or other process, including but not timited to grant, warranty, quit claim and statutory deeds or similar instruments of conveyance;
- m. execute any documents or instruments in connection with any bankruptcy or receivership of an obligor or mortgagor on a Mortgage Loan;
- n. file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including but not limited to, any deficiency amounts due following foreclosure or other acquisition or disposition of Mortgaged Property;
- o. execute all necessary documents to file claims with insurers on behalf of Client;
- p. assign, convey, accept, or otherwise transfer the interest in any Mortgaged Property on behalf of Client; and
- q. take such other actions and exercise such rights which may be taken by Client with respect to any Mortgaged Property, including but not limited to, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof.

Grantor further grants to Shellpoint as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that Shellpoint may lawfully perform in exercising those powers by virtue thereof.

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This Limited Power of Attorney shall be effective as of the date executed below (the "Effective Date)" and shall remain in full force and effect until termination of the Agreement.

IN WITNESS THEREOF, Grantor has executed this Limited Power of Attorney this 15th day of August. 2017.

Grantor: LENDINGONE, LLC

Name: Joshub Marcus

Title: Cornorate Counsel

Witnessed by:

STATE OF FLORIDA COUNTY OF PALM BEACH

On August 15, 2017, before me, Michaela DA who a notary public for and within the said county, personally appeared, Joshua Marcus, as Corrorate Counsel of Lending One, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed hey e..
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Michiele Mac

Notary Public to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the persons(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

Notary Public State of Florida Michele D'Aquino My Commission FF 228140 Expires 05/06/2019