

# UNOFFICIAL COPY

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Karen A. Yarbrough

LIMITED POWER OF ATTORNEY Cook County Clerk

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Document drafted by and  
RECORDING REQUESTED BY:

RF Renovo Management Company  
222 W Adams St, Suite 3150  
Chicago, IL 60606

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

## LIMITED POWER OF ATTORNEY

U.S. Bank National Association, not in its individual capacity but solely as trustee (the "Trustee") of Homeward Opportunities Fund Trust 2020-2 (the "Issuing Entity"), hereby constitutes and appoints RF Renovo Management Company, LLC (the "Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of the Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (11) below; provided, however, that (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Securitization Servicing Agreement, dated as of July 14, 2020 (the "Servicing Agreement"), by and among the Homeward Opportunities Fund LP as Servicing Administrator (the "Servicing Administrator"), U.S. Bank National Association, not in its individual capacity but solely as Trustee of the Issuing Entity, HOF 2020-2 Depositor LLC, as depositor (the "Depositor"), and the Servicer and (b) all actions taken by the Servicer pursuant to this Limited Power of Attorney must be in accordance with federal, state and local laws and procedures, as applicable. This Limited Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") or real estate owned properties (the "REO Properties") held by the Issuing Entity. These Loans are secured by collateral comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Mortgage Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Issuing Entity, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws), file petitions for summary proceedings, foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, the making of title claims and suits against title insurers, suits for waste, fraud and any and all other tort,

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contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.

2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Issuing Entity, including but not limited to dismissal, termination, cancellation, rescission and settlement.
3. Transact business of any kind regarding the Loans and REO Properties, as the Issuing Entity'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 relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Issuing Entity.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property or the REO Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of the Issuing Entity as necessary to transfer ownership of the affected Loans or REO Properties to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans or REO Properties.
8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to REO Property.
10. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant /limited or special warranty/quit

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claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. Execute and deliver Limited Powers of Attorney in order to further delegate the authority granted under this Limited Power of Attorney for the purpose of effectuating Servicer's duties and responsibilities under the related trust agreements.

The Trustee also grants the Servicer the full power and authority to correct minor ambiguities and errors in documents necessary to effect items (1) through (11) above.

In addition to the indemnification provisions set forth in the Servicing Agreement, Servicer hereby agrees to indemnify and hold U.S. Bank National Association (the "Trustee"), and its directors, officers, employees and agents 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 Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Servicing Agreement or the earlier resignation or removal of the Trustee under the Pooling and Servicing Agreement.


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Witness my hand and seal this 10th day of September, 2021.

**NO CORPORATE SEAL**


Homeward Opportunities Fund Trust  
2020-2

By: U.S. Bank National Association,  
not in its individual capacity, but  
solely as Trustee

  
\_\_\_\_\_  
Witness: Zachary Isenor

By:   
\_\_\_\_\_  
Brian Giel  
Vice President

  
\_\_\_\_\_  
Witness: Michael Bengtson

By:   
\_\_\_\_\_  
John L. Linssen  
Vice President

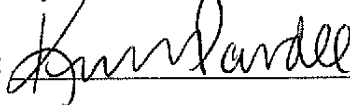
## CORPORATE ACKNOWLEDGMENT

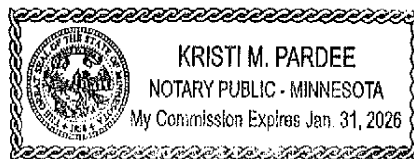
State of Minnesota

County of Ramsey

On this 10th day of September, 2021, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Brian Giel – Vice President and John L. Linssen – Vice President of US Bank National Association, Zachary Isenor – Witness and Michael Bengtson – Witness, personally known to me or proved to me on the basis of satisfactory evidence to be the persons 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), executed the instrument voluntarily for its stated purpose and that such individual(s) made such appearance before the undersigned in the County of Ramsey, State of Minnesota

WITNESS my hand and official seal.

Signature:   
\_\_\_\_\_



My commission expires: 1-31-2026

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**EXHIBIT A**

**LEGAL DESCRIPTION**

THE SOUTH 5 FEET OF LOT 11 AND ALL OF LOT 12 IN BLOCK 10 IN WILLIAM R. KERRS SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 37, NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 25-29-108-078-0000

Property of Cook County Clerk's Office