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KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 02/23/2023 01:21 PM PG: 1 OF 3

Document drafted by and  
RECORDING REQUESTED BY:  
Wells Fargo Bank N.A.  
1 Home Campus  
MAC F2303-040  
Des Moines, IA 50328

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Orange Coast Lender Services  
1000 Commerce Drive, Suite 520  
Pittsburgh, PA 15275

## LIMITED POWER OF ATTORNEY

<sup>79942</sup>  
Wells Fargo USA Holdings, Inc., a corporation organized and existing under the laws of the State of New Jersey and having an office at 800 Walnut Street, Des Moines, IA 50309, ("Grantor"), hereby constitutes and appoints Wells Fargo Bank, N. A., a national banking association, having an office at 1 Home Campus, Des Moines, IA 50328 ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of 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 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 related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Grantor. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Grantor. 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 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 Grantor, 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) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or other claims of whatever nature, including execution of any evidentiary affidavits or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.

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2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Grantor in litigation and to resolve any litigation where the Servicer has an obligation to defend the Grantor, including but not limited to dismissal, termination, cancellation, rescission and settlement.
3. Transact business of any kind regarding the Loans, as the Grantor'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, bills of sale and execution of deeds and associated instruments, if any, conveying or encumbering the Property, in the interest of the Grantor.
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.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the transfer of ownership of the affected Loans to an entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
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 re-conveyances reasonably required for such purpose, and the execution or requests to the Grantors 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 real estate owned property ("REO Property").
10. Execute and deliver the following documentation with respect to the sale, maintenance and preservation, renovation, repair, demolition or other disposition, of REO Property acquired through foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements, purchase and sale agreements, grant/limited or special warranty/quit 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.

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

Grantor also grants unto Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (11) above.

Servicer hereby agrees to indemnify and hold the Grantor, 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 exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Servicer under the related servicing agreements.

Witness my hand and seal this 24th day of June, 2020.

**NO CORPORATE SEAL**

Wells Fargo USA Holdings, Inc.  
Grantor

[Signature]  
Witness: Lindsey Brown

By: Ray R. Aguiniga Jr.  
Name: Ray R. Aguiniga Jr. 6/24/2020  
Title: Vice President

[Signature]  
Witness: MEGAN MCAFEE  
Authorized Signer

### CORPORATE ACKNOWLEDGMENT

State of IOWA  
County of DALLAS

On June 24th, 2020, before me, a Notary Public in and for Dallas County in the State of Iowa, personally appeared Ray R. Aguiniga Jr., 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 to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: [Signature]  
My commission expires:

