



Home Loan Investment Bank; FSB COOK COUNTY CLERK

VP, Director of Lending Operations One Home Loan Plaza Warwick, RI 02000 PM PG: 1 OF 2

## IRREVOCABLE LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that **42 NORTH PRIVATE BANK** as the giver (FKA ETHIC, A WEALTH BANK FKA ADMIRALS BANK FKA DOMESTIC BANK) (hereinafter "Prior Servicer"). In connection with the assignment of certain mortgages and UCC filings and/or loans and certain security interests and liens pertaining to the "Loans" as defined on Exhibit A attached hereto, has made, constituted and appointed, and by these presents hereby makes, constitutes and appoints, **HOME LOAN** INVESTMENT BANK, FSB (hereinafter "New Servicer") pursuant to that Servicing Rights Transfer Agreement effective as of July 21, 2020, between Prior Servicer and New Servicer (the Transfer Agreement", its true and lawful Attorney In Fact for and in its name, place and stead, to act:

To endorse, assign, transfer, file and record assignments and discharges to, and subordinations of, the Mortgages and other liens securing or relating to the Loans.

To endorse and negotiate checks and payments made payable to either of the Prior Servicer that represent payments on Loans acquired by the New Servicer from the Prior Servicer under the Transfer Agreement.

Every bank or other financial institution, insurance company, transfer agent, corporation, State, city, municipal agency or other person, firm, entity or court of competent jurisdiction to which this Power of Attorney or a photocopy hereof is presented is authorized to receive, honor and give effect to all instruments signed pursuant to the foregoing authority without inquiring into the circumstances of their issuance or the disposition of the property delivered pursuant thereto. All acts done hereunder by New Servicer shall be valid and enforceable in favor of anyone who relies on this Power of Attorney and shall be binding upon all successors and assigns of the undersigned. The Power of Attorney is coupled with New Servicer's interest in the Transfer Agreement of the Loans in which it acquires an interest pursuant to such Transfer Agreement. And is irrevocable notwithstanding any reason whatsoever, including without limitation Prior Servicer's dissolution, merger, consolidation or any other change.

IN WITNESS HEREOF, this Power of Attorney has been duly executed on this <a href="mailto:lec.day">lec.day</a> of <a href="mailto:June.2023">June.2023</a>

**42 NORTH PRIVATE BANK** 

Name: Dimitri J. Nionakis

Title: EVP, Chief Operating and Legal Officer

ACKNOWLEDGE TO ME AND SUBSCRIBED before me on this 1st day of

June 2023

Witness my hand and seal.

ANNE E SHIEBLER
Notary Public
Commonwealth of Massachusetts
My Commission Expires Dec. 25, 2926

Notary Public in and for the State of Massachusetts

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## **EXHIBIT A**

## LOANS

The "Loans" shall mean those certain home improvement and solar equipment loans that have been originated in accordance with Section 2, Title I of the National Housing Act and accompanying regulations, the holder of which is First Federal Bank f/k/a First Federal Bank of Florida and as to which the servicing rights were transferred from Prior Servicer to New Servicer er Agr.

Control Of Country Clerk's Office pursuant to the Transfer Agreement.