

SPECIAL AND LIMITED POWER OF ATTORNEY
AND RELATED CONVENANTS

KNOW ALL MEN BY THESE PRESENTS:


For good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, in connection with the subservicing of reverse mortgage loans as defined in the Reverse Mortgage Subservicing Agreement dated as of December 19, 2011 (herein collectively the "Subservicing Agreement") entered into between Urban Financial Group, Inc., 8909 S. Yale Avenue, Tulsa, OK 74137 as Client (herein the "Principal"), and Celink, 3900 Capital City Blvd, Lansing, MI 48906, as Subservicer (herein the "Subservicer"), the undersigned, Bud Curley, as Director of Principal, does herein constitute and appoint "Any Officer of Celink" that have been approved by the Board of Directors of Celink to execute documents of the type described herein (herein referred to collectively as "Attorneys-in-Fact" and individually as "Attorney-in-Fact") a true and lawful Attorney-in-Fact for Principal (but only for the limited purposes set forth herein):

Pursuant to the Subservicing Agreement, the Principal hereby authorizes and empowers each such Attorney-in-Fact, for and in the name and stead of Principal to endorse, execute or deliver any and all documents or instruments of mortgage satisfaction or cancellation, or of partial or full release or discharge, and all other comparable instruments with respect to the reverse mortgage loans, all in accordance with the terms of the Subservicing Agreement including, without limitation, the recording or filing with the appropriate public officials of such documents or instruments and the endorsement and deposit of any such documents or instruments in connection with the foreclosure of any loan, or the bankruptcy or receivership of the borrower of any loan.

In addition, this document authorizes and empowers the Subservicer with the ability to execute, acknowledge, seal and deliver any and all documents, deeds, transfers, tax declarations, certificates, escrow instructions, bills of sale, closing statements and any other documents or instruments whatsoever which are necessary, appropriate, or required to transfer, sell or convey real property, defined as REO Property.

Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Subservicing Agreement.

This Special and Limited Power of Attorney shall commence as of the date of execution hereof and shall continue in full force and effect until terminated, in writing, by the Principal.


20140513000143850 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
05/13/2014 10:50:37 AM FILED/CERT

IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 8th day of May, 2012.

WINNESSED:

Mary Eastin
Witness

URBAN FINANCIAL GROUP, INC.

By:

(Name)

Bud Curley

Its:

Director

NOTARY ACKNOWLEDGEMENT

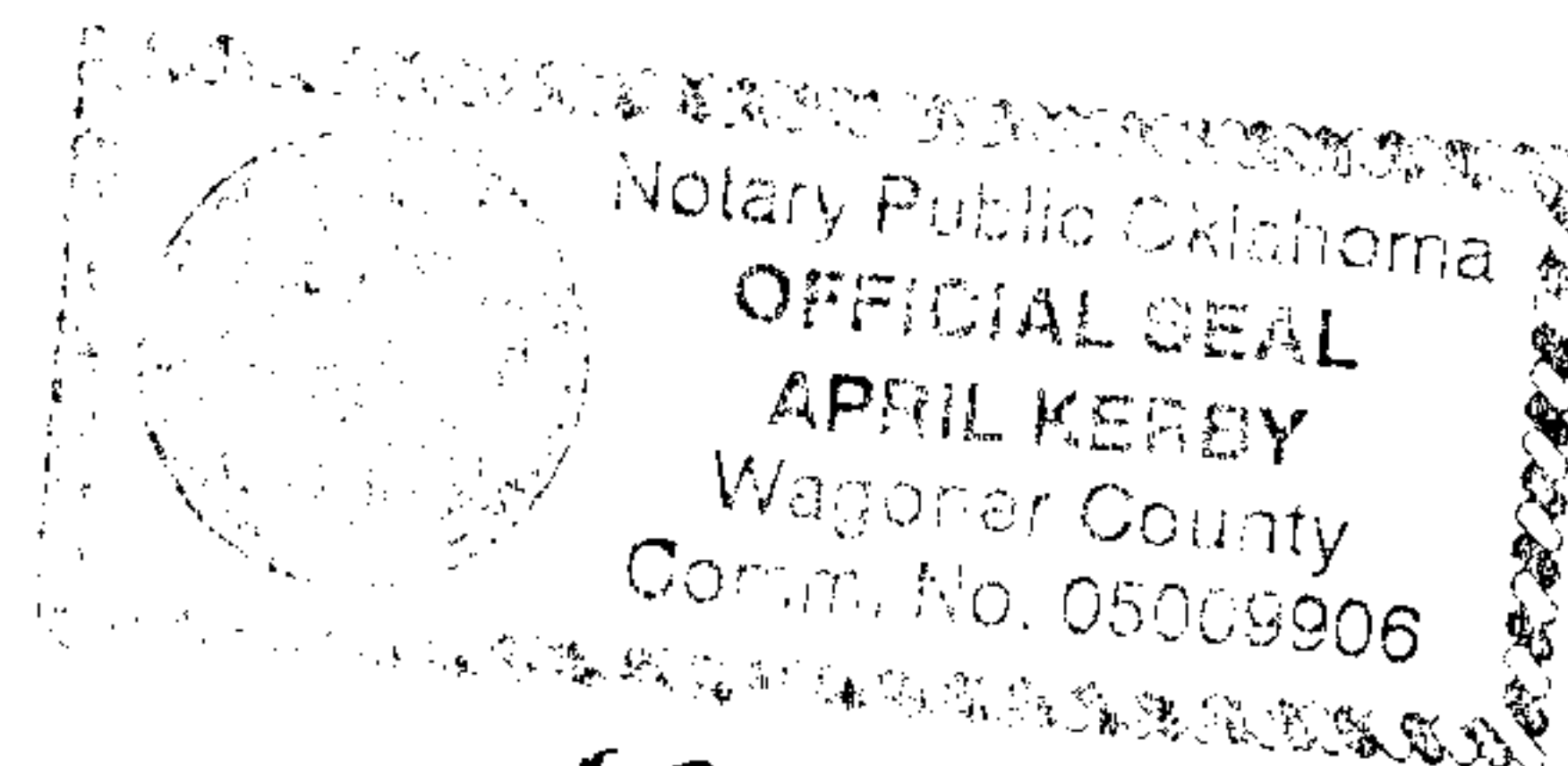
State of Oklahoma

County of Wagoner

On the 8th day of May in the year 2012 before me, the undersigned, a Notary Public in and for said State, personally appeared, Bud Curley, personally known to me or proved to me on the basis of satisfactory evidence to be the 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), or the person upon behalf of which the individual(s) acted, executed the instrument.

April Kerby
Notary Signature

After recording return to:
Celink
PO Box 40724
Lansing, MI 48901



Ek 10/25/13

20140513000143850 2/2 \$17.00
Shelby Cnty Judge of Probate, AL
05/13/2014 10:50:37 AM FILED/CERT