Doc # 2018045631, OR BK 18295 Page 1066, Number Pages: 4,
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Shelby Cnty Judge of Probate, AL
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LIMITED POWER OF ATTORNEY

Wilmington Savings Fund Society, FSB, not individually but solely as trustee of the New York common law trust known as **Finance of America Structured Securities Acquisition Trust 2017-HB1** (in such capacity, "Acquisition Trustee"), does hereby appoint **Reverse Mortgage Solutions, Inc.** ("RMS"), a Delaware corporation, as its attorney-in-fact for the following specific and limited purposes, in each case to the extent necessary for RMS to carry out its obligations under that certain Reverse Mortgage Securitization Subservicing Agreement, dated as of December 13, 2017, between Finance of America Reverse LLC and RMS:

(a) to 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) and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale (or any other statement or notice that is now or hereafter becomes necessary or appropriate to protect or enforce an interest in property), filing proofs of claim, filing of motions for relief from the automatic stay or other writings in a bankruptcy proceeding, taking deeds in lieu of foreclosure, negotiating and entering into cash for keys agreements, evicting persons and/or personal property, foreclosing on property and commencing and/or participating in probate, title or other legal actions;

b) the execution of assignments of mortgages and deeds of trust, releases, satisfactions, reconveyances, and other similar documents;

(c) the preparation, execution, and recording of whatever documents are required to institute and complete foreclosure or deed in lieu of foreclosure proceedings, including, but not limited to, the execution of notices of default, notices of sale, affidavits, powers of attorney, substitutions of trustees, assignments of mortgages, releases of liens, satisfactions, special warranty deeds, deeds of conveyance, deeds of reconveyance, assignments of sheriffs certificates of sale, real estate listing agreements, real estate sales contracts and addenda, closing statements and closing documents, loss mitigation documents, bankruptcy and/or probate claims, responses and related documents, title claims and any other documents required under any applicable laws or regulations, as may be necessary for the servicing of deeds of trust and mortgages;

(d) the preparation and execution of any documents or agreements as may be necessary to complete a short sale of property;

(e) the preparation and execution of such documents or agreements as may be necessary to complete the sale, transfer and/or conveyance of any real estate owned property ("REO Property") including but not limited to assignments, grant/warranty/quit claim deeds or other deeds causing the transfer of title of property, listing agreements, purchase and sale agreements, escrow instructions and any and all documents necessary to effect the sale, transfer and/or conveyance;

(f) the preparation and execution of any documents as may be necessary to correct errors and to replace missing documents or modify and/or amend any loan documents as required by applicable law or regulation, investors, insurers or custodians;

(g) to perform all steps necessary to realize on insurance proceeds, including but not limited to insurance proceeds relating to HUD assignments, foreclosures, short sales, deeds in lieu of

foreclosure, sale of REO Property and the exercise of any rights of the owner of the loans under any insurance policy or agreement; and

(h) to indorse all checks, drafts and or other negotiable instruments in the name of the Acquisition Trustee;

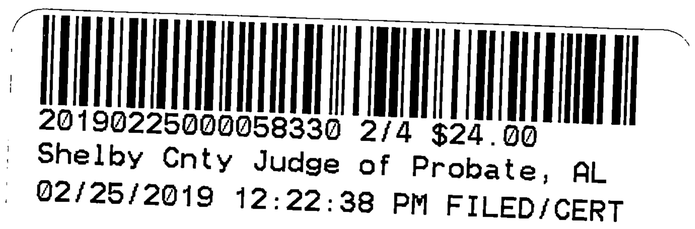
Acquisition Trustee hereby grants to RMS, its corporate officers and the limited signing officers of its subsidiaries and affiliates full power and authority to do and perform all and every act and thing herein specified as to all intents and purposes as Acquisition Trustee might do or could do if personally present at the doing thereof, with full power of substitution or revocation.

This is a durable limited power of attorney which shall be effective until revoked by Acquisition Trustee in writing. Nothing herein shall be construed to create a fiduciary relationship between the parties. This limited power of attorney shall be deemed effective on the date of execution and shall be deemed to ratify execution by RMS of any documents set forth herein prior to date of execution.

It is expressly understood and agreed by RMS and any person relying on this limited power of attorney that (a) this limited power of attorney is executed and delivered by Wilmington Savings Fund Society, FSB, not individually or personally, but solely as Acquisition Trustee, in the exercise of the powers and authority conferred and vested in it, (b) each of the representations, undertakings and agreements made in this limited power of attorney on the part of Acquisition Trustee is made and intended not as personal representations, undertakings and agreements by Wilmington Savings Fund Society, FSB but is made and intended for the purpose of binding only Finance of America Structure Securities Acquisition Trust 2017-HB1, (c) nothing herein contained shall be construed as creating any liability on Wilmington Savings Fund Society, FSB, individually or personally, to perform any covenant either expressed or implied contained herein of the Acquisition Trustee or RMS, all such liability, if any, being expressly waived by RMS and any person relying on this limited power of attorney and by any person claiming by, through or under RMS or such person, (d) Wilmington Savings Fund Society, FSB has made no investigation as to the accuracy or completeness of any representations and warranties made herein and (e) under no circumstances shall Wilmington Savings Fund Society, FSB be personally liable for the payment of any indebtedness or expenses of Finance of America Structure Securities Acquisition Trust 2017-HB1 or RMS or be liable for the breach or failure of any obligation, representation, warranty or covenant made or undertaken by Finance of America Structure Securities Acquisition Trust 2017-HB1 or RMS under this limited power of attorney.

Notwithstanding anything herein to the contrary, this limited power of attorney does not, and is not intended to, and will not be construed to, grant any authority to RMS to (i) expand, increase, incur, or otherwise impose any duties, liabilities or obligations of or on the Acquisition Trustee, as trustee or in its individual capacity, or (ii) provide any guaranty, indemnity or property of the Acquisition Trustee, as trustee or in its individual capacity, for any reason whatsoever.

RMS hereby agrees to indemnify, defend and hold the Acquisition Trustee (individually and in its capacity as 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 RMS. The foregoing indemnity shall survive the termination of this limited power of attorney and the related agreements.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IN WITNESS WHEREOF, the undersigned has hereunto executed this document on the 7 day of February, 2018.

WILMINGTON SAVINGS FUND SOCIETY, FSB,
not in its individual capacity, but solely as Acquisition Trustee

By: Mary Emily Pagano
Title: Trust Officer

ATTEST:

Witness Signature
Printed Name: Devon Almeida
Title: Relationship Manager

Witness Signature
Printed Name: Alex Kaplan
Title: Corporate Trust Administrator

STATE OF FLORIDA
DUVAL COUNTY
I, UNDERSIGNED Clerk of the Circuit & County Courts, Duval County, Florida, DO HEREBY CERTIFY the within and foregoing, consisting of 4 pages, is a true and correct copy of the original as it appears on record and file in the office of the Clerk of Circuit & County Courts of Duval County, Florida.
WITNESS my hand and seal of Clerk of Circuit & County Courts at Jacksonville, Florida, this the 2 day of Jan A.D., 2019.
RONNIE FUSSELL
Clerk, Circuit and County Courts
Duval County, Florida
By Phyllis Sellaugh
Deputy Clerk

STATE OF DELAWARE

COUNTY OF NEW CASTLE

Now on this 7 day of February, 2018, before me, the undersigned Notary Public in and for the county and state aforesaid, came MARY EMILY PAGANO who is personally known to me as the TRUST OFFICER of Wilmington Savings Fund Society, FSB; and who is further known to me to be the same person who executed the foregoing instrument as such officer on behalf of Wilmington Savings Fund Society, FSB; and DEVON ALMEIDA and ALEX KAPLAN duly acknowledged the execution of the same as the free act and deed of Wilmington Savings Fund Society, FSB for the purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal on the day and year last above written.

Notary Public: JESSICA MARIE ONLEY
Commission Expires: DECEMBER 21, 2018

JESSICA MARIE ONLEY
MY COMMISSION EXPIRES DECEMBER 21, 2018
NOTARY PUBLIC
STATE OF DELAWARE

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