

**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 Subservicing Agreement dated November 30, 2016 (herein collectively the "Subservicing Agreement") entered into between Reverse Mortgage Funding LLC, 1455 Broad Street, Bloomfield, NJ 07003, as Client (herein the "Principal"), and Celink, 3900 Capital City Blvd, Lansing MI 48906, as Subservicer (herein the "Subservicer"), the undersigned Robert Sivori as Chief Operating Officer of Principal, does herein constitute and appoint "Any Officer of Celink" (herein referred to collectively as "Attorneys-in-Fact" and individually as "Attorney-in-Fact") and each officer or authorized signatories approved by the Board of Directors of Celink (such list of individuals to be provided by Celink to Principal) individually a true and lawful Attorney-in-Fact for Principal (but only for the purposes set forth herein) and pursuant to the Subservicing Agreement 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 for foreclosure, eviction or 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.

Principal covenants and agrees that it shall, from time to time after the date hereof, at the request of Subservicer, execute instruments confirming all of the foregoing authority of the Attorneys-in-Fact or substitute Attorneys-in-Fact. The foregoing shall not be deemed to be breached by reason of any action or omission of any Attorney-in-Fact or such substitute Attorney-in-Fact as may be appointed hereunder.

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.

Any reproduction copy of this signed original Special and Limited Power of Attorney shall be deemed to be an original counterpart of this Special and Limited Power of Attorney.

IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 27th day of March 2018.

WITNESSED:

REVERSE MORTGAGE FUNDING LLC

M. M. Mayhew

Witness
J. J. [unclear]

Witness

By: *[Signature]*

Name: **Jiwun Kim**
Title: **Authorized Signatory**

NOTARY ACKNOWLEDGEMENT

State of New Jersey
County of Essex

On the 27th day of March in the year 2018 before me, the undersigned, a Notary Public in and for said State, personally appeared, Jiwun Kim, 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.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/13/2019 01:54:32 PM
\$25.00 CHERRY
20191113000421210

Allen S. Boyd

Deborah A. Maddi

Notary Signature

DEBORAH A. MADDI
NOTARY PUBLIC OF NEW JERSEY
I.D. # 50002200
My Commission Expires 03/31/2019

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