

**20201215000574840**  
**12/15/2020 10:12:51 AM**  
**POA 1/6**

Document prepared by:  
LPOA Oversight/ Jocelyn Napier  
JPMorgan Chase Bank, N.A.  
7301 Baymeadows Way  
Jacksonville, FL 32256

Please record and return to:  
LPOA Oversight/Jocelyn Napier  
7301 Baymeadows Way  
Jacksonville, FL 32256

---

Document:      Power of Attorney

Date of POA:    July 13, 2020

Grantor:        Valley National Bank  
                    615 Main Avenue  
                    Passaic, NJ 07055

Grantee:        JPMorgan Chase Bank, National Association  
                    7301 Baymeadows Way  
                    Jacksonville, FL 32256

Recording Requested By and  
When Recorded Mail To:

JPMorgan Chase Bank, N.A.  
c/o LPOA Oversight Q30 Q59 KRW  
7301 Baymeadows Way, FL5-7335  
Jacksonville, FL 32256

---

Space Above for Recording Information

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that **Valley National Bank** (the "Investor"), a National Bank organized and existing under the laws of the State of New Jersey, and having its principal place of business at 615 Main Avenue, Passaic, NJ 07055, as Investor, hereby constitutes and appoints **JPMorgan Chase Bank, National Association** ("Servicer"), by and through its officers, the Investor's true and lawful Attorney-in-Fact, in the Investor's name, place and stead and for the Investor's benefit, in connection with all mortgage or other loans serviced by Servicer pursuant to the various servicing agreements (the "Agreement", collectively, the "Agreements") solely for the purpose of performing such acts and executing such documents in the name of the Investor, necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages, deeds of trust or other security instruments (the "Mortgages", "Deeds of Trust" and "Security Instruments", respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting for itself (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of endorsement of the Mortgage Note secured by any such Mortgage, Deed of Trust or other Security Instrument).

This appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contrary:

1. The modification or re-recording of a Mortgage, Deed of Trust or other Security Instrument where modification or re-recording is solely for the purpose of correcting the Mortgage, Deed of Trust or other Security Instrument to conform same to the original intent of the parties thereto or to correct any title error(s) discovered after title insurance was issued; provided that: (a) the modification or re-recording, in either instance, does not adversely affect the priority or enforceability of lien of the Mortgage, Deed of Trust or other Security Instrument as insured; and (b) otherwise confirms to the provisions of the related Agreement.
2. The execution, on behalf of the Investor, of a loan modification agreement, including forbearance and payment plan agreements, entered into between the Mortgagor and the Investor as provided in the related Agreement.
3. The subordination of the lien of a Mortgage, Deed of Trust or other Security Instrument to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this shall include, without limitation, the authority to consent to temporary and permanent easements, and to the execution of partial satisfactions or releases, partial reconveyances or the execution or requests to the Investor to accomplish same.
4. The execution of documents consenting to lot splits, lot line adjustments, mergers and similar property adjustments, partial satisfactions or releases, partial reconveyances or the execution or requests to the Investor to accomplish same.
5. The conveyance of a security property to a mortgage or hazard insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.

6. The completion and execution of loan assumption agreements.
7. The full satisfaction/release of a Mortgage, Deed of Trust or other Security Instrument or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage or "Deed of Trust".
8. The assignment of any Mortgage, Deed of Trust or other Security Instrument and endorsement of the related Mortgage Note; (a) as necessary to complete the acts described above; (b) to any successor investor or mortgagee of the mortgage loan secured and evidenced thereby; (c) to correct deficiencies in the chain of title; (d) to execute Consolidation, Extension and Modification Agreements in connection with a refinancing; or (e) in connection with the repurchase of the mortgage loan secured and evidenced thereby.
9. The full assignment of a Mortgage, Deed of Trust or other Security Instrument upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
10. To demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (that now is, or hereafter shall become due and payable) belonging to or claimed by the Investor, and to use or take any lawful means for recovery by legal process or otherwise, including, without limitation, foreclosing on the security property under a Mortgage, Deed of Trust or other Security Instrument by judicial or non-judicial foreclosure, actions for a temporary restraining order, injunction, appointment of receiver, suits for waste, fraud and any and all other actions in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance or acceleration;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the assignment of any Mortgage, Deed of Trust or other Security Instrument and endorsement on the related Mortgage Note;
  - e. the cancellation/rescission of notices of default and/or notices of sale;
  - f. the acceptance of deeds in lieu of foreclosure;
  - g. the preparation and filing of pleadings, applications, notices, discovery requests and responses, stipulations, verifications, certifications, motions, petitions, proofs, consent orders, and settlements;
  - h. the mediation of any foreclosure action or claim;
  - i. bankruptcy filings in connection with filing motions to lift stay;
  - j. the preparation and execution of foreclosure deeds;
  - k. evicting (to the extent allowed by federal, state or local laws);
  - l. the preparation and execution of such other documents, including but not limited to, Petitions and/or Complaints to Quiet Title actions;
  - m. objections and consents to confirmation of bankruptcy plans and reaffirmations;
  - n. proofs of claim;

- o. prosecuting and defending adversary proceedings and responding to motions impacting the valuation of property; and,
- p. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or other Security Instrument or state law to expeditiously complete the transactions set forth in this paragraph 10.

11. To prosecute or defend any litigation on behalf of the Investor including but not limited to quiet title or similar actions concerning the Mortgage, Deed of Trust or other Security Instrument and the property described therein, and the preparation and execution of such documents and performance of such other actions as may be necessary in such litigation and in the resolution of such litigation.

12. With respect to the sale or other disposition of property acquired through a foreclosure or deed-in-lieu of foreclosure, including without limitation, the execution of the following documentation:

- a. all notices, including notices to vacate, and other documents necessary or appropriate to commence and prosecute an eviction action seeking, without limitation, possession of the property and damages;
- b. vacant or other property registration forms, contracts for the repair or maintenance of the property, including escrow holdback agreements, permits as required to make repairs, easements, and hazard and title insurance claims and related documents;
- c. listing agreements, purchase contracts and any addenda, disclosures, applications, affidavits, including tax and related affidavits and forms, settlement statements and any other documents necessary or appropriate to complete the sale or other disposition of the property;
- d. grant/special or limited warranty/quit claim deeds or other non-warranty deeds causing the transfer of title of the property to a party contracted to purchase or acquire same;
- e. escrow instructions;
- f. lease agreements; and
- g. any and all other documents necessary or appropriate to effect the transfer of property.

13. The execution, modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

14. The endorsement on behalf of the undersigned of all checks, drafts and/or other negotiable instruments made payable to the undersigned.

The undersigned gives the Attorney-in-Fact full power and authority to execute such instruments and documents and to do and perform all and every act and thing necessary and appropriate to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratifies and confirms to all that this Limited Power of Attorney shall be effective as of July 13th, 2020.

JPMorgan Chase Bank, National Association has the power to delegate the authority given to it by Valley National Bank, under its own power of attorney for purposes of performing its obligations and duties under and in accordance with the Agreements set forth on Exhibit A by executing such additional powers of attorney in favor of its attorneys-in-fact as are necessary for such purposes. The Servicer's attorneys-in-fact shall not have any greater authority than that held by the Servicer. The Servicer shall remain liable for any acts taken or omitted by its attorneys-in-fact.



This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Investor under the Agreements, or (ii) be construed to grant Servicer the power to initiate or defend any suit, litigation or proceeding in the name of the Investor, except as specifically provided for herein. If Servicer receives any notice of suit, litigation or proceeding in the name of the Investor, **Valley National Bank**, then Servicer shall promptly forward a copy of same to the Investor.

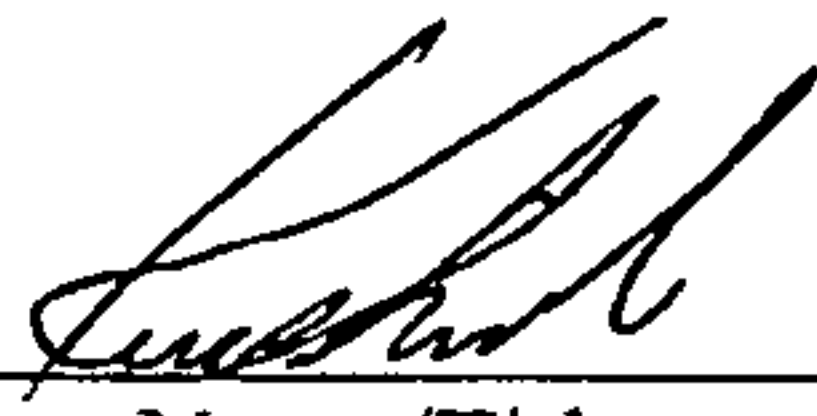
This Limited Power of Attorney is not intended to extend the powers granted to Servicer under the Agreements or to allow Servicer to take any action with respect to Mortgage, Deed of Trust or other Security Instrument or Mortgage Notes not authorized by the Agreements.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, **Valley National Bank** has signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 13 day of July, 2020.

**Valley National Bank**

By  Senior Vice President  
Name/Title: Kenneth Link  
Senior Vice President

FOR CORPORATE ACKNOWLEDGMENT

State of New Jersey

County of Passaic

On this 13 day of July, 2020, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Kenneth Link, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as officers of **Valley National Bank**, a National Bank organized and existing under the laws of the State of New Jersey that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the federal savings association therein named, and acknowledge to me that such commercial bank executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: 

My commission expires:

**ELLEN KOROMHAS**  
**NOTARY PUBLIC OF NEW JERSEY**  
**MY COMMISSION EXPIRES AUG. 25, 2023**



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
12/15/2020 10:12:51 AM  
\$37.00 JESSICA  
20201215000574840

Allen S. Bayl