

After Recording, Return To:

Servis One, Inc. d/b/a/ BSI Financial Services
314 S. Franklin Street, 2nd Floor
Titusville, PA 16354

20210719000347390

07/19/2021 08:08:41 AM

POA 1/3

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Igloo Series III REO, LLC, having a principal place of business at c/o Balbec Capital LP, 7114 E. Stetson Dr., Suite 250, Scottsdale, AZ 85251, Attention: Legal Dept., as owner (the "**Owner**"), hereby constitutes and appoints Servis One, Inc. d/b/a BSI Financial Services (the "**Servicer**") and any officer or agent thereof, as its true and lawful attorney-in-fact with full power of substitution and authority, to act in the name, place and stead of the Owner or in the Servicer's own name, from time to time in the Servicer's discretion, for the purpose of managing and servicing Mortgage Loans and REO Properties, pursuant to that certain Servicing Agreement between the Owner and the Servicer dated as of November 21, 2017 (as amended from time to time, the "**Servicing Agreement**"), and to execute any and all documents and instruments as may be necessary or desirable to accomplish such tasks, and, without limiting the generality of the foregoing, the Owner hereby gives the Servicer the authority, power and right, on behalf of the Owner, without assent by the Owner, to:

1. execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing;

2. execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of the Owner in connection with insurance, foreclosure, bankruptcy and eviction actions;

3. endorse and collect any checks or other instruments received by the Servicer and made payable to the Owner;

4. pursue any deficiency, debt or other obligation, secured or unsecured, including, but not limited to, those arising from foreclosure or other sale, promissory note or check, and to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees;

5. do any other act or complete any other document or instrument that arises in the normal course of managing and servicing all Mortgage Loans and REO Properties, subject to the terms of the Servicing Agreement; and

6. take such other actions and exercise such rights which may be taken by the Owner with respect to any Mortgaged Property, including, but not limited to, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof.

The undersigned gives the Servicer, as the undersigned's attorney-in-fact, full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper 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 ratifies and confirms to all that this Limited Power of Attorney is effective as of the date set forth below.

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 is to be construed as, a general power of attorney.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Servicing Agreement or to allow the Servicer to take any action not authorized by the Servicing Agreement.

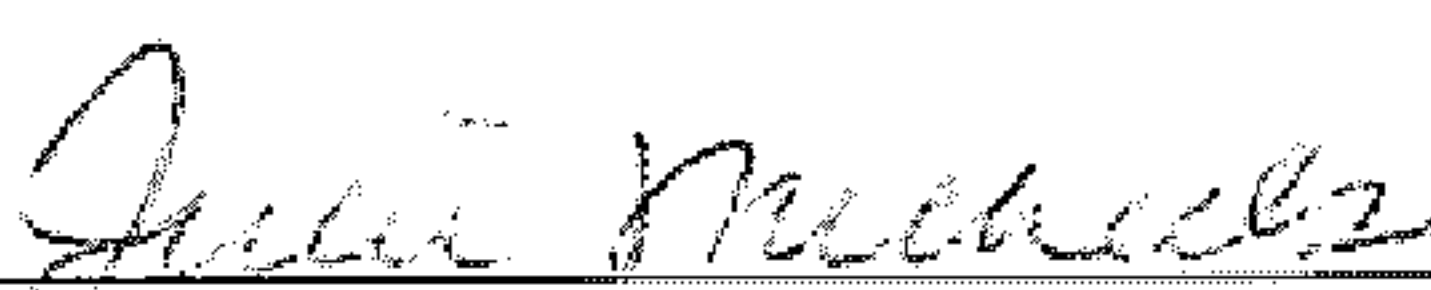
Any capitalized term used but not defined herein has the meaning assigned to such term in the Servicing Agreement. In the event of any conflict between the terms of the Servicing Agreement and the terms hereof, the provisions of the Servicing Agreement control, and this Limited Power of Attorney does not constitute a waiver of any provisions of the Servicing Agreement.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, THE OWNER HEREBY AGREES THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF WILL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION HAS BEEN RECEIVED BY SUCH THIRD PARTY.

IN WITNESS WHEREOF, the Owner has caused this Limited Power of Attorney to be executed to be effective as of October 18, 2019.

Witness:

Igloo Series III REO, LLC


Name: Julie Matthews

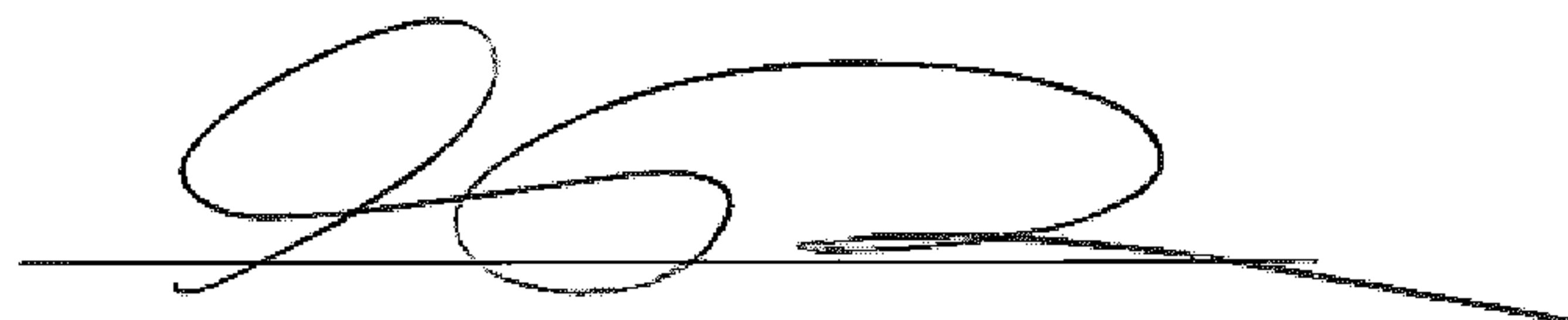

Name: SCOTT GILBERT
Title: MANAGER


Name: Jacob Armour

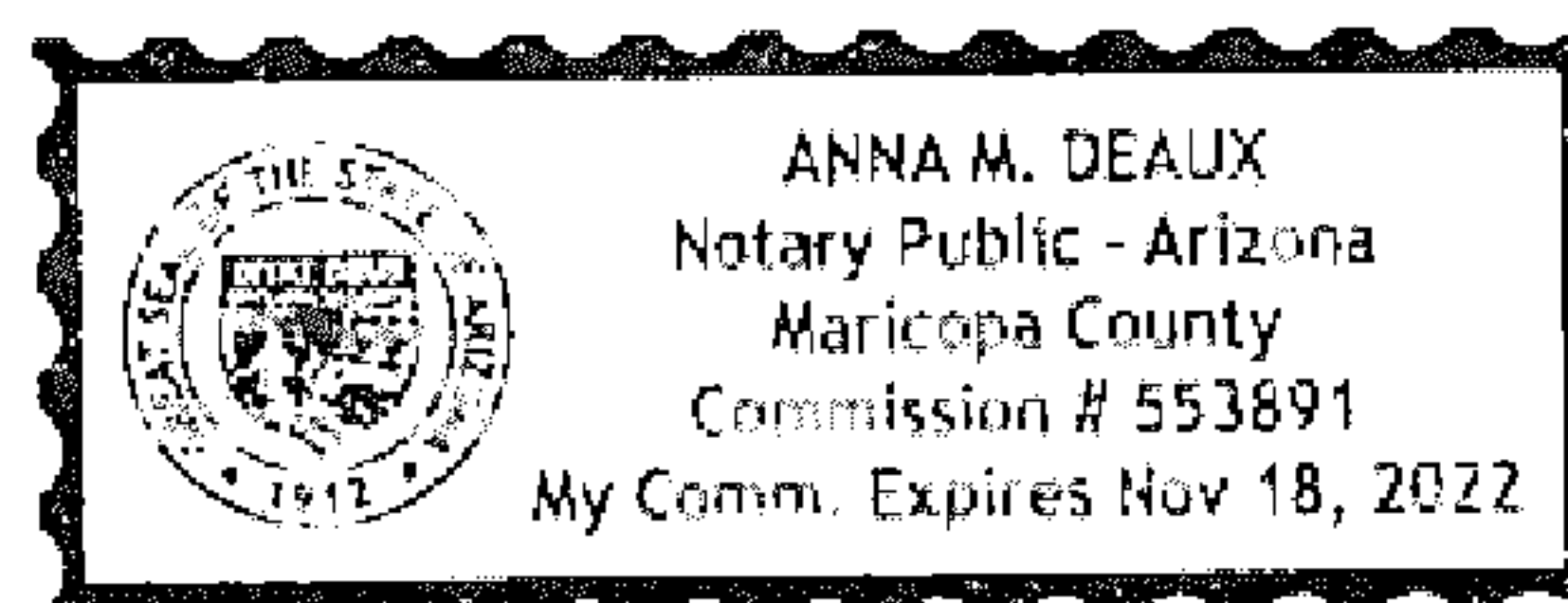
State of Arizona§
§County of Maricopa §

BEFORE ME, the undersigned Notary Public in and for the jurisdiction aforesaid, on this 21 day of October, 2019, personally appeared Scott Gilbert, who is personally known to me (or has sufficiently proven) to be the Manager of Igloo Series III REO, LLC, a Delaware limited liability company, and the person who executed the foregoing instrument by virtue of the authority vested in him/her for the purposes set forth therein.

Witness my hand and official seal this 21 day of October, 2019



NOTARY STAMP



My Commission Expires: Nov 18, 2022



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/19/2021 08:08:41 AM
\$28.00 JOANN
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Allen S. Bayl