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09/09/2021 11:08:57 AM
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When recorded please mail to:
LPOA Oversight/ Jocelyn Napier
JPMorgan Chase Bank, N.A.
7301 Baymeadows Way
Jacksonville, FL 32256

Document prepared by:
Jennifer Civick
Federal Home Loan Mortgage Corporation
8200 Jones Branch Drive
McLean, VA 22102

Document: Power of Attorney

LIMITED POWER OF ATTORNEY

Federal Home Loan Mortgage Corporation (a/k/a "Freddie Mac"), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 8200 Jones Branch Drive, McLean, Virginia 22102, constitutes and appoints JPMorgan Chase Bank, National Association, with an office for the conduct of business at 7301 Baymeadows Way, FL5-7205, Jacksonville, FL 32256, its true and lawful Attorney-in-Fact, and in its name, place, and stead and for its use and benefit, to execute, endorse, and acknowledge all documents customarily and reasonably necessary and appropriate for:

- i. the full satisfaction or release of a mortgage, deed to secure debt, or the request to a trustee for a full reconveyance of a deed of trust;
- ii. the release of a borrower from personal liability under the mortgage, deed to secure debt, or deed of trust following an approved transfer of ownership of the security property;
- iii. the partial release or discharge of a mortgage, deed to secure debt, or the request to a trustee for a partial reconveyance or discharge of a deed of trust;
- iv. the modification or extension of a mortgage, deed to secure debt, or deed of trust;
- v. the subordination of the lien of a mortgage, deed to secure debt, or deed of trust;
- vi. the completion, termination, cancellation, or rescission of foreclosure relating to a mortgage, deed to secure debt, or deed of trust, including (but not limited to) the following actions:
 - a. the appointment of a successor or substitute trustee under the deed of trust, in accordance with state law and the deed of trust;
 - b. the issuance of a statement of breach or nonperformance;
 - c. the issuance or cancellation or rescission of notices of default;
 - d. the cancellation or rescission of notices of sale; the issuance of such other documents as may be necessary under the terms of the mortgage, deed to secure debt, deed of trust, or state law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of mortgages, deeds to secure debt, or deeds of trust to convey title from Freddie Mac to the Attorney-in-Fact under this Limited Power of Attorney; and
- vii. endorsement of checks made payable solely to the order of "Freddie Mac" or "Federal Home Loan Mortgage Corporation," or jointly to the order of "Freddie Mac" or "Federal Home Loan Mortgage Corporation" and the Attorney-in-Fact, limited to the negotiation of such checks, receipt of funds from the drawer's account and the posting of such funds to the drawer's mortgage account

as to one-to-four family mortgages, deeds to secure debt, or deeds of trust owned by Freddie Mac and serviced for Freddie Mac by said Attorney-in-Fact, whether Freddie Mac is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed to secure debt, or deed of trust,

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments, provided such authority is exercised by an employee of the Attorney-in-fact designated by the Attorney-in-fact with the requisite signing and document execution authority for the Attorney-in-fact in the division of mortgage servicing for Freddie Mac mortgage loans, as if Freddie Mac were personally present, hereby ratifying and confirming all actions that said Attorney-in-Fact shall lawfully do or cause to be done by the authority given under this Limited Power of Attorney. Said Attorney-in-Fact's obligations and authority as set forth in the Freddie Mac *Single-Family Seller/Service Guide*, as amended from time to time, are in effect and shall govern all actions lawfully taken or caused to be taken pursuant to the authority given under this Limited Power of Attorney.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney, upon the lawful exercise of such power by said Attorney-in-Fact, that all conditions precedent to such exercise of

power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

This Limited Power of Attorney is effective as of date of execution and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by Freddie Mac:

- i. the suspension or termination of the Attorney-in-Fact as a Freddie Mac Seller or Servicer;
- ii. the transfer of servicing from the Attorney-in-Fact to another Servicer for cause;
- iii. the appointment of a receiver or conservator with respect to the business of the Attorney-in-Fact; or
- iv. the filing of a voluntary or involuntary petition in bankruptcy by the Attorney-in-Fact or any of its creditors.

IN WITNESS WHEREOF, I have hereunto set my hand this 12th day of October 2017.

FEDERAL HOME LOAN MORTGAGE CORPORATION

By: 

Name: Jennifer Civick

Title: Assistant Treasurer

By: 

Name: Jerome Rogers

Title: Assistant Treasurer

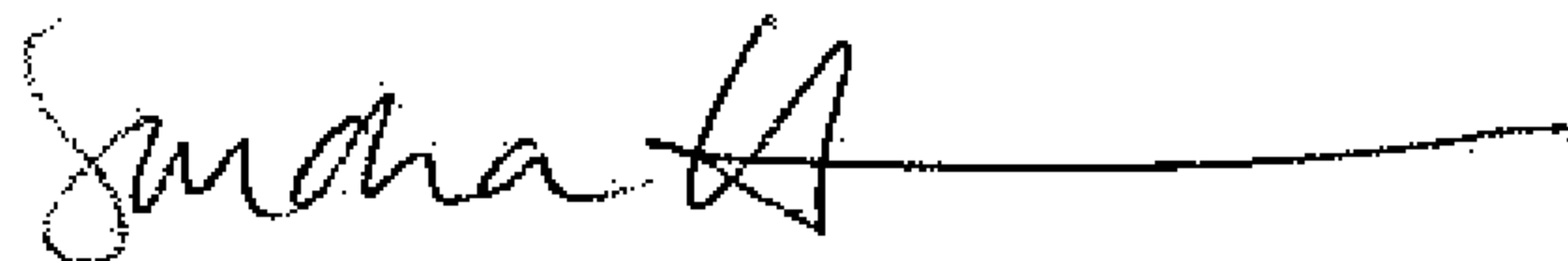
STATE OF VIRGINIA)

COUNTY OF FAIRFAX)

I, Sandra Hannigan a Notary Public in and for the said County in the Commonwealth of Virginia, do hereby certify Jennifer Civick and Jerome Rogers personally known to me to be the same person whose name is subscribed to the foregoing instrument as Assistant Treasurer and Assistant Treasurer of Federal Home Loan Mortgage Corporation, a United States corporation, appeared before me this day in person and acknowledged that he/she signed, sealed with the corporate seal of said corporation, and delivered the said instrument as her own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal

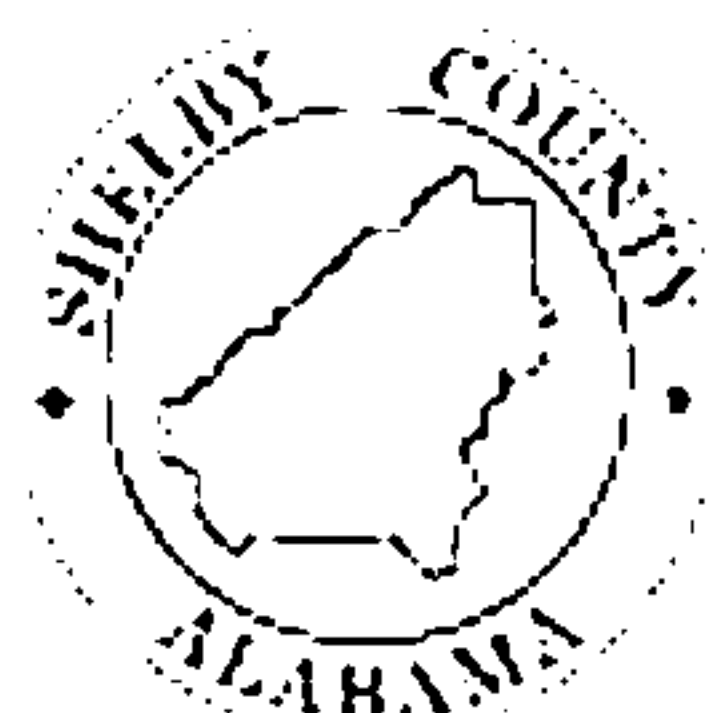
This 12th day of October 2017



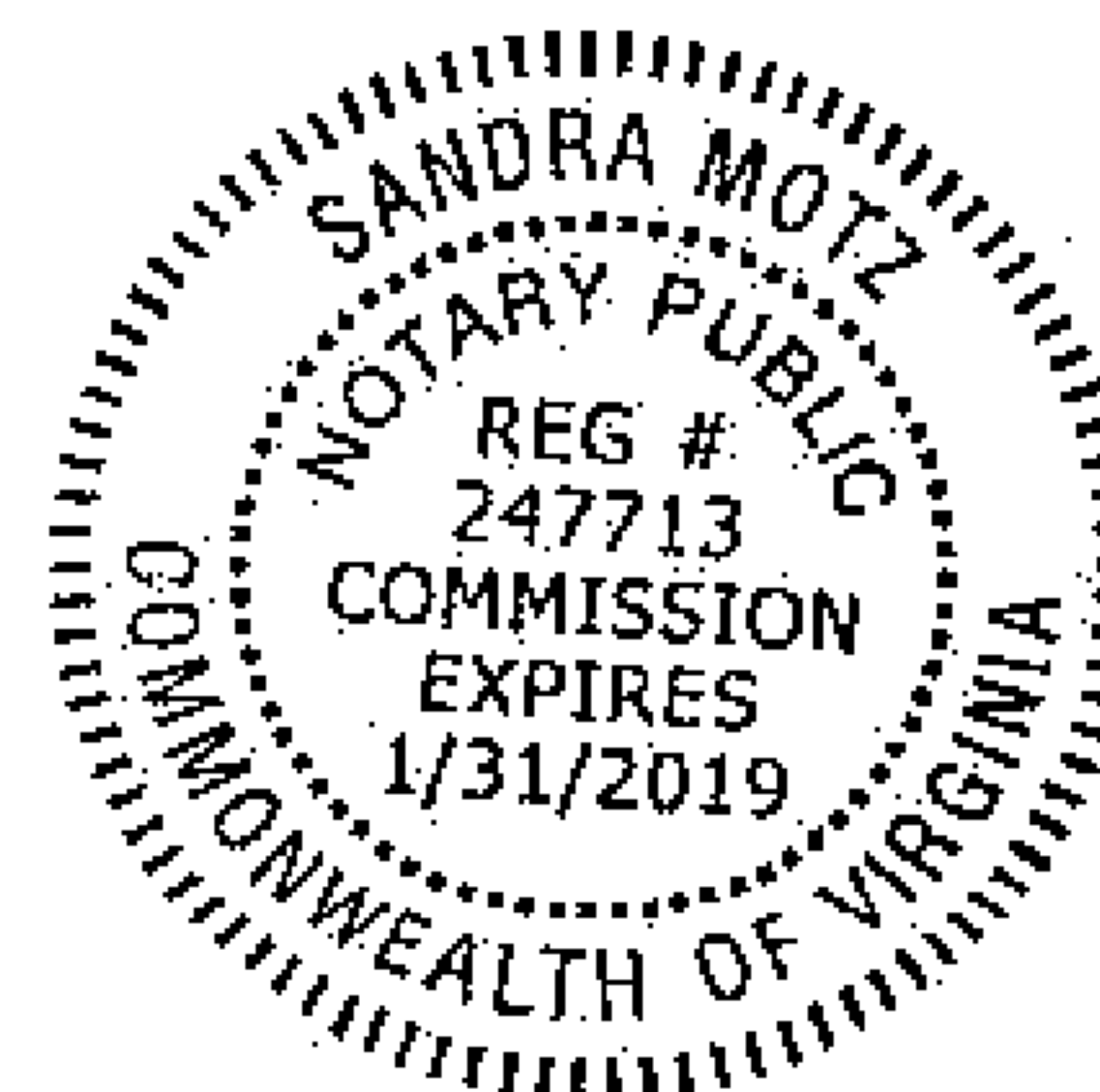
Notary Public

My Commission Expires: 01/31/2019

I was commissioned a Notary Public as Sandra Motz



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 09/09/2021 11:08:57 AM
 \$28.00 JOANN
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Allen S. Bayl