

20211206000579200  
12/06/2021 08:01:59 AM  
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After Recording Return to:  
Title Clearing & Escrow, LLC  
6102 S. Memorial Dr.  
Tulsa, OK 74133

LIMITED POWER OF ATTORNEY

NYMT Loan Trust I  
90 Park Avenue, 23<sup>rd</sup> Floor  
New York, New York 10016

TO

Fay Servicing, LLC  
440 South LaSalle St., Suite 2000  
Chicago, IL 60605

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

**LIMITED POWER OF ATTORNEY**

NYMT Loan Trust I, having an office at 90 Park Avenue, 23rd Floor, New York, NY 10016 (the "Owner"), hereby constitutes and appoints Fay Servicing, LLC (the "Servicer") as its true and lawful Attorney-in-Fact, in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (6) below in connection with the Flow Servicing Agreement, dated as of September 28, 2018, by and between the Servicer and the Owner, as amended from time to time (the "Servicing Agreement"). This Limited Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") and related Properties (as defined below) on behalf of the Owner under the Servicing Agreement. These Loans are secured by collateral comprised of Mortgages, deeds of trust and other forms of security instruments (collectively, the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby.

1. 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) belonging to or claimed by the Owner, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, taking deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) and foreclosing on the Properties under the Security Instruments.
2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Owner in litigation and resolve any litigation where the Servicer has an obligation to defend the Owner.
3. Transact business of any kind regarding the Loans and the Properties, as the Owner's act and deed, to contract for, purchase, lease, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to mortgages or deeds of trust, bills of sale and execution of deeds and associated and related instruments and documents necessary, if any, conveying or encumbering the Property or to effect the conveyance or release of an encumbrance on the Property, in the interest of the Owner.

- 5. Endorse on behalf of the Owner all checks, drafts and/or other negotiable instruments made payable to the Owner.
- 6. Initiate litigation and file petitions for summary proceedings related to the Loans and Property that may arise pursuant to bankruptcy, title to the Property, title insurance, and eviction/unlawful detainer.

Nothing contained herein shall limit in any manner any indemnification provided by the Servicer to the Owner under the Servicing Agreement.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Servicing Agreement.

Witness my hand and seal this 6 day of September, 2019.

**NO CORPORATE SEAL**

**NYMT Loan Trust I**

[Signature]  
Witness:

By: [Signature]  
Name: Nathan Reese  
Title: Chief Operating Officer

[Signature]  
Witness:

Attest:

**CORPORATE ACKNOWLEDGMENT**

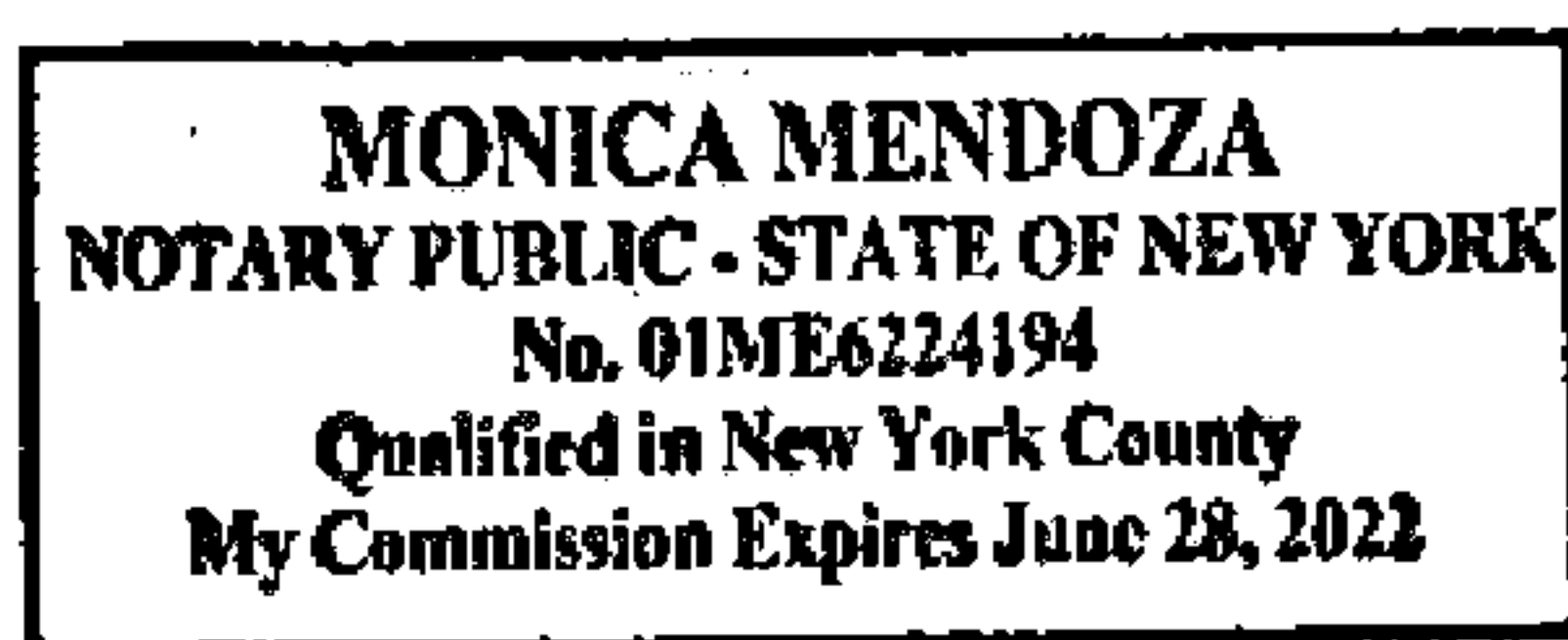
STATE OF New York  
: ss.  
COUNTY OF New York

On the 6<sup>th</sup> day of September, in the year 2019, before me, the undersigned, a Notary Public in and for said State, personally appeared Nathan Reese, a(n) Chief Operating Officer of NYMT Loan Trust I personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument, the entity upon behalf of which the individual acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Monica Mendoza

My commission expires: June 28, 2022



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
12/06/2021 08:01:59 AM  
\$28.00 CHERRY  
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Alicia S. Beyl