

Limited Power of Attorney

Prepared by
Catherine Alfaro

When recorded return to:
Select Portfolio Servicing, Inc.
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Grantor:

The Bank of New York Mellon

Grantee:

Select Portfolio Servicing, Inc.

Prepared by and
Recording Requested by:
Select Portfolio Servicing, Inc.
Attn: Bryce Braegger - Corp Legal
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE** having its branch office at 240 Greenwich Street, New York, New York 10007 (the "Bank"), hereby appoints **Select Portfolio Servicing, Inc.**, whose address is 3217 South Decker Lake Drive, Salt Lake City, Utah 84119, to be the Bank's true and lawful Attorney-in-Fact (the "Attorney") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the trusts named, identified and described in the attached Exhibit A on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.

2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish the same.

3. The conveyance of the properties to the mortgage 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.

4. The completion of loan assumption agreements and modification agreements.

5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.

6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

7. The full assignment of a Mortgage or Deed of Trust 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.

8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, 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 Mortgage;
- b. the preparation and issuance of statements of breach or non-performance;
- c. the preparation and filing of notices of default and/or notices of sale;

- d. the cancellation/rescission of notices of default and/or notices of sale;
- e. the taking of a deed in lieu of foreclosure; and
- f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage or state law to expeditiously complete said transactions in paragraphs 8(a) through 8(e), above.

9. To execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and to all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect to the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

The relationship of the Bank and the Attorney under this Power of Attorney is intended by the parties to be that of an independent contractor and not that of a joint venturer, partner, or agent

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) a revocation by the Bank, or (ii) the Attorney no longer being retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other power or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be , and hereby are, ratified and affirmed.

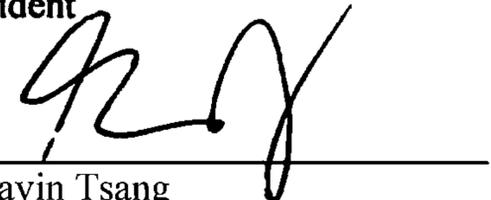
(Signature page follows)

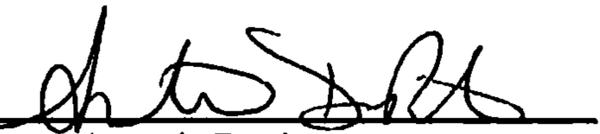
IN WITNESS WHEREOF, The Bank of New York Mellon f/k/a The Bank of New York, not in its individual capacity but solely as Trustee, pursuant to the pooling and servicing agreements among the Depositor, the Servicer and Trustee, in connection with the trusts which are named, identified and described in the attached Exhibit A, has caused these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory on this 14th day of October, 2025.

The Bank of New York Mellon f/k/a The Bank of New York, not in its individual capacity but solely as Trustee

By: 
Name: **Melissa J. Adelson**
Title: Senior Director

By: 
Name: Medina Dzaferovic
Title: Vice President

Witness: 
Printed Name: Gavin Tsang

Witness: 
Printed Name: Antonia Depinto

CORPORATE ACKNOWLEDGEMENT

STATE OF NEW YORK

COUNTY OF NEW YORK

On the 14th day of October in the year 2025, before me, the undersigned, personally appeared Melissa J. Adelson, a Senior Director and Medina Dzaferovic, a Vice President of The Bank of New York Mellon f/k/a The Bank of New York, not in its individual capacity but solely as Trustee, 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 voluntarily for its stated purpose.


My Commission expires _____

ALEXANDER TITUS TONGE
NOTARY PUBLIC, STATE OF NEW YORK
NO. 01TC6278785
QUALIFIED IN KINGS COUNTY
MY COMMISSION EXPIRES MARCH 25, 2029

EXHIBIT A

The Bank of New York Mellon f/k/a The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certificates, Series 2007-1



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/29/2026 12:37:43 PM
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Allie S. Bayl