

Prepared by:
Specialized Loan Servicing LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129

When recorded return to:
Specialized Loan Servicing LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made in connection with that certain Notice of Sale of Mortgage Loans by and between Federal Home Loan Mortgage Corporation ("Freddie Mac"), having an address at 8200 Jones Branch Drive, McLean, VA 22102, and Specialized Loan Servicing LLC (the "Servicer"), having an address at 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129, dated as of January 15, 2020 (the "Agreement") pursuant to which Freddie Mac directed the Servicer to transfer certain loans to Fay Servicing, LLC (the "Successor Servicer"), having an address at 1601 LBJ Freeway, Suite 150, Farmers Branch, TX 75234.

Servicer hereby makes, constitutes and appoints Successor Servicer, by and through the Successor Servicer's officers, Servicer's true and lawful attorney-in-fact, in Servicer's name, place and stead and for Servicer's benefit, in connection with all mortgage loans transferred to the Successor Servicer the Agreement and related transaction documents (the "Mortgage Loans") for the purpose of performing, with regard to the Mortgage Loans, such acts and executing such documents in the name of Servicer necessary and appropriate to effectuate the following enumerated transaction held by Servicer on its own behalf and on behalf of any of its designee or affiliates who may be appointed from time to time under the Agreement.

This appointment shall apply to the following enumerated transaction:

1. Executing assignments of Mortgages and Deeds of Trust and other security instruments, appropriately completed, with all ordinary and necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.

The undersigned gives the Successor Servicer 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 does ratify and confirm to all the Limited Power of Attorney shall be effective as of the date written below.

Servicer will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying upon the Successor Servicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

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.

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the Successor Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Successor Servicer for all purposes of this Limited Power of Attorney.

Successor Servicer shall not be obligated to furnish bond or other security in connection with its actions hereunder. Successor Servicer agrees to indemnify the Servicer, its affiliates, and their respective officers, directors, members, employees and agents and hold them each harmless from and against any and all losses, damages, penalties, fines, forfeitures, reasonable and necessary legal fees and related costs and expenses, judgments and other costs and expenses that any of them may sustain in any way related to Successor Servicer's actions in connection with the exercise of the powers granted to it hereunder.

Servicer authorizes Successor Servicer, by and through any of its directors or officers, or any other employee who is duly authorized by Successor Servicer to certify, deliver and/or record copies and originals of this Limited Power of Attorney.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. 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.

This Limited Power of Attorney shall be effective as of the date set forth above and shall remain in full force and effect thereafter until a written notice of revocation hereof shall have been executed by Servicer.

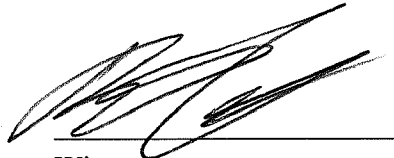
IN WITNESS WHEREOF, Specialized Loan Servicing LLC as Servicer has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 23rd day of March 2020.

Specialized Loan Servicing LLC

By: 

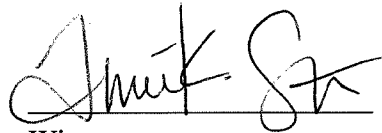
Name: Emily Powers

Title: Assistant Secretary



Witness

Printed Name: Brent Canada



Witness

Printed Name: Aimee Stone

STATE OF COLORADO

COUNTY OF DOUGLAS

On March 23, 2020, before me, the undersigned, a Notary Public in and for said State, personally appeared Emily Powers, Assistant Secretary of Specialized Loan Servicing LLC, as Servicer, personally known to me to be the person whose name is subscribed to the within instrument and acknowledge to me that she executed that same in her authorized capacity, and that by her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.



Notary Public: Kara Miller

My Commission Expires: 10/25/2022

[NOTARIAL SEAL]

