

**RECORDING REQUESTED BY:**

BNY Mellon, N.A.  
Mortgage Operations  
201 Washington Street, 8<sup>TH</sup> Floor  
Boston, MA 02108

**WHEN RECORDED MAIL TO:**

BNY Mellon, N.A.  
Mortgage Operations  
201 Washington Street, 8<sup>TH</sup> Floor  
Boston, MA 02108

Skamania County, WA  
Total: \$106.50 Pgs=4  
POA  
Request of:  
eRecorded by: CSC Ingeo

**2020-002425**  
09/14/2020 07:55 AM

---

**LIMITED POWER OF ATTORNEY CONCERNING MORTGAGE SERVICING**

---

**KNOW ALL BY THESE PRESENTS**, that BNY MELLON, NATIONAL ASSOCIATION, a national banking association organized and existing under the laws of the United States of America, with its principal office at 500 Grant Street, Pittsburgh, PA USA 15219 (the "Bank"), does hereby appoint each of the individuals identified on Schedule I attached hereto (each, an "Appointee" and, collectively, the "Appointees"), as its true and lawful representatives and attorneys-in-fact with the powers and qualifications set forth below, it being understood that each Appointee is a current employee of Dovenmuehle Mortgage, Inc. (the "Subservicer"):

The Appointees are each hereby authorized to [sign, execute and (where required by law or custom) attest, acknowledge and/or record, in each case for and on behalf of the Bank: [(1) requests for delivery of custodial mortgage loan documents, reconveyances, substitution of trustees, discharges, releases, satisfactions, and assignments of deeds of trust, trust deeds, mortgages and security deeds (each, a "Security Instrument") which Security Instruments secure paid in full mortgage loans subserviced for the Bank by Subservicer pursuant to that certain Subservicing Agreement dated August 26, 1999 (the "SA") between the Bank and Subservicer and letters of direction as needed to process pre-payoff land trust transactions; (2) partial releases of collateral encumbered by any of the Security Instruments, but only with the prior written approval of an appropriate official of the Bank in each instance; (3) modifications and/or extensions of so-called "balloon reset" mortgages owned or backing a security issued by Fannie Mae or FHLMC, but only in accordance with applicable guidance issued by those Agencies and the related mortgage loan documents; (4) modifications of notes and Security Instruments, to reamortize the remaining unpaid principal balance of the mortgage loans secured thereby, at the same interest rate and unexpired term, but only upon: (i) a substantial curtailment of mortgage loan principal, and (ii) the prior written consent of the Bank and, if applicable, of Fannie Mae, FHLMC, HUD, USDA/RHS, or VA; (5) assignments, substitutions of trustees, pleadings, notices, deeds or other instruments necessary to institute, continue or complete foreclosures of loans subserviced for the Bank by Subservicer, but only if the foreclosure or sale has been approved by an appropriate official of the Bank in each instance; (6) proofs of claim, notices of transfer of claims, motions for relief from stay, objections to plans, reaffirmation agreements or other instruments required to be executed in connection with the bankruptcy of a mortgagor on a mortgage loan; (7) modifications of notes and Security Instruments to effect changes to principal balance, interest rate, unexpired term or payment amount in connection with loss mitigation activities, including documents necessary to effectuate deeds-in-lieu and short sales, but only with the prior written consent of the Bank and, if applicable, the approval of Fannie Mae, FHLMC, HUD, USDA/RHS or VA; and (8) any and all other related instruments and documents, including without limitation (i) the power to request mortgage loan documents from any document custodian holding the same, and (ii) the power to endorse instruments required to effectuate mortgage loan payments or refunds (such as checks evidencing such payments or refunds).]

The authorizations made hereby shall remain in full force and effect with respect to an Appointee until the earlier of (i) a revocation of such authorization by the Bank, (ii) such individual ceasing to be an

employee of the Subservicer, (iii) upon the expiration or earlier termination of the SA and (iv) the fifth anniversary of the date of execution of this Limited Power of Attorney. This Limited Power of Attorney replaces in their entirety any previous designations of authority with respect to the SA, whether in the form of a power of attorney or not, previously executed by the Bank, and shall be in all respects interpreted in accordance with, and governed by, the laws of the State of New York, United States of America. The authority of all individuals previously designated as authorized to act on behalf of the Bank and not set forth on Schedule I is hereby revoked, to the extent not previously revoked. This Limited Power of Attorney may be executed in any number of counterparts, each of which shall be deemed an original, but such counterparts shall, together constitute only one instrument.

**IN WITNESS WHEREOF**, the undersigned have duly executed and delivered this Limited Power of Attorney for and on behalf of BNY MELLON, NATIONAL ASSOCIATION this 31 day of August, 2020.


By: 

Name: Emily Shelton

Title: Managing Director

STATE OF NEW YORK )  
COUNTY OF WESTCHESTER ) ss.

On the 31<sup>st</sup> day of August in the year 2020 before me, the undersigned, a Notary Public in and for said State, personally appeared EMILY SHELTON, a MANAGING DIRECTOR of BNY MELLON, NATIONAL ASSOCIATION 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 she executed the same in such capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.



\_\_\_\_\_, Notary Public

My Commission Expires: 2/27/23

**BONNIE JACKSON BOYCE**  
Notary Public, State of New York  
No. 01BO4947507  
Qualified in Westchester County  
Commission Expires February 27, 2023

**IN WITNESS WHEREOF**, the undersigned have duly executed and delivered this Limited Power of Attorney for and on behalf of BNY MELLON, NATIONAL ASSOCIATION this 28th day of August, 2020.

By: Scott R. Lutz

Name: Scott R. Lutz

Title: Head of Mortgage Servicing

COMMONWEALTH OF MASSACHUSETTS

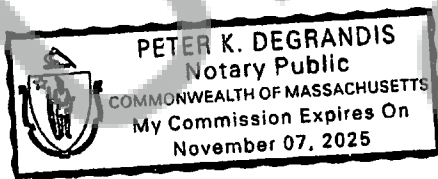
SUFFOLK, ss.

On this 28<sup>th</sup> day of August, 2020, before me, the undersigned notary public, personally appeared SCOTT R. LUTZ, as HEAD OF MORTGAGE SERVICING for BNY MELLON, NATIONAL ASSOCIATION, a nationally-chartered bank, proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose.

Peter DeGrandis

Peter DeGrandis, Notary Public

My Commission Expires: November 7, 2025



## SCHEDULE I

### Appointees:

Kelly Brand

Anna Eskildsen

David Q. Fagan

Ross Fisher

Keith Gerhardt

Adriana Glover

Jeffrey Hodal

Bettina Honold

Laura Krieg

David Kueking

Jeremy Latham

Steve Majovsky

Tatyana Moldavskya

Rebecca Novakoski

Mary Nusser

Casey Sersen

Christine Toppert

Iris Tredway

Maridel Zalani