

**Recording Requested By and
When Recorded Mail To:**
Figure Lending LLC
650 California Street, Suite 2700
San Francisco, CA 94108
Attn: legal@figure.com

Limited Power of Attorney

Whereas, The Loan Store, Inc. ("Seller") has sold or intends to sell certain HELOCs to Figure Lending LLC ("Purchaser") pursuant to that certain Loan Sale Agreement dated June 21, 2023 as amended, restated, supplemented, or otherwise modified from time to time, the "Agreement"). Capitalized terms not otherwise defined herein shall have the meaning set forth in the Agreement.

Now, therefore, Seller does hereby constitute and appoint Purchaser the true and lawful attorney-in-fact of Seller and in Seller's name, place, and stead for the following, and only the following purposes, in each case solely with respect to any HELOC purchased by Purchaser pursuant to the Agreement:

- (i) To execute, acknowledge, and deliver any Assignment of Security Instrument or other document necessary to transfer to, or vest in Purchaser or to protect the right, title and interest of Purchaser in and to such HELOC;
- (ii) To endorse, as agent for Seller, any checks or other instruments (made payable to Seller) received as payment with respect to such HELOC after each related purchase;
- (iii) If applicable, to notify the Obligors' insurers of the assignments of such HELOC to Purchaser, and to request that all loss payee designations be changed to Purchaser in the event of default by such Obligor; and
- (iv) To correct errors, where necessary, in documents for such HELOC to ensure the proper perfection of Purchaser's liens and security interests relating to such HELOC.

This Limited Power of Attorney is coupled with an interest and is not revocable.

Seller further grants to Purchaser as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that Purchaser may lawfully perform in exercising those powers by virtue thereof.

IN WITNESS WHEREOF, Seller has executed this Limited Power of Attorney this 25 day of January, 2024

The Loan Store, Inc.

Jag Chopra

By: 

Name: Jag Chopra

Title: COO

Witness: ME

Name: Michael Figueroa

Date: 1/25/2024

Witness: Heather Burna

Name: Heather Burner

Date: 1-25-24

STATE OF Arizona
COUNTY OF Pima

On this, the 25 day of January, 2024, the foregoing instrument was acknowledged before me, a notary public, in and for the State of AZ, by Jag Chopra, personally known to me, by me duly sworn, did say he/she is the CEO of The Loan Store, INC

WITNESS my hand and official seal

By: Eileen F. Peron Notary Public

