

DOUGLAS COUNTY, NV

2024-1010013

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Title of Document: LIMITED POWER OF ATTORNEY

Grantor : SECRETARY OF HOUSING AND URBAN DEVELOPMENT
Address : 451 7TH STREET, S.W.
WASHINGTON, D.C. 20410

Grantee: SAFEGUARD CREDIT COUNSELING SERVICES INC
Address: 360 Motor Parkway, Ste 200B
Hauppauge, NY 11788

LIMITED POWER OF ATTORNEY

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT (“HUD”), having an address of 451 7th Street, S.W., Washington, D.C. 20410, hereby appoints **SAFEGUARD CREDIT COUNSELING SERVICES INC.** as its true and lawful Attorney-in-Fact to act in the name, place and stead of HUD solely for the purposes set forth below relating to the sale of non-performing mortgage loans purchased by **SAFEGUARD CREDIT COUNSELING SERVICES INC.** from HUD pursuant to the terms and conditions provided in the Conveyance, Assignment and Assumption Agreement (“CAA Agreement”) for Single Family Loan Sale **HVLS 2024-2. Safeguard Homes II** is the Purchaser’s special purpose acquisition entity (“SPE”) pursuant to the Consent to Assign, executed by HUD, Purchaser, and the SPE, and the Assignment and Assumption Agreement, executed by Purchaser and the SPE, both of which are dated June 27, 2024. This limited power of attorney is effective only for the Mortgage Loans and HUD-Held Second Mortgages, as defined by the CAA Agreement, listed in **SCHEDULE I**. The said attorney-in fact is hereby authorized and empowered, as follows:

1. To endorse, on behalf of HUD, the Note or equivalent for each Mortgage Loan provided in **SCHEDULE I** to **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II**, where **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II** bears full responsibility for ensuring such endorsements are in a form that complies with applicable local, state and federal law. The authorization for endorsement is strictly limited to endorsement of each Mortgage Loan and Associated PPC Loan promissory notes to **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II**. Any endorsement to any other entity other than **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II** shall be void.
2. To execute, on behalf of HUD, an Assignment of Mortgage, Deed of Trust or equivalent for each Mortgage Loan provided in **EXHIBIT A** to **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II**, where **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II** bears full responsibility for ensuring such assignments are in a form that complies with applicable local, state and federal law. The authorization for assignment is strictly limited to Assignment of Mortgage of Mortgage Loans and Associated PPC Loans to **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II**. Any assignment to any other entity other than **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II** shall be void.
3. To execute, on behalf of HUD, a release of lien or equivalent for each HUD-Held Second Mortgage provided in **SCHEDULE I**, where **SAFEGUARD CREDIT COUNSELING SERVICES INC./ SAFEGUARD HOMES II** bears full responsibility for ensuring such assignments are in a form that complies with applicable local, state and federal law.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorney-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 p.m. Eastern Time, on **July 1, 2025**.

IN WITNESS WHEREOF, HUD has caused this Limited Power of Attorney to be executed and delivered under seal by its duly authorized agent as of the 27 day of June, 2024.

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

By: Emily A. Heller

Authorized Agent

Emily A. Heller

Authorized Agent

Witness #1: Morgan Denhart
Print Name: Morgan Denhart

Witness #2: Jenna Cham
Print Name: Jenna Cham

ACKNOWLEDGEMENT

DISTRICT OF COLUMBIA: SS DC

Before me, the undersigned, a Notary Public in and for the District of Columbia, personally appeared Emily A. Heller, Authorized Agent, Secretary of Housing and Urban Development and acknowledged that he/she is duly authorized to sign for the Secretary of Housing and Urban Development and has the authority to delegate such duties provided in the foregoing instrument. Furthermore, he/she acknowledged that he/she signed the foregoing instrument and that the same is his/her free and voluntary act and deed of said corporation. In testimony and witness whereof, I have hereunto set my hand and seal this 27 day of June, 2024.

Stacey B. Rhinehart
Notary Public

STACEY B. RHINEHART
NOTARY PUBLIC DISTRICT OF COLUMBIA
My Commission Expires March 14, 2027



EXHIBIT A

| | City | State | Zip Code |
|----------------------------|------------------|-------|----------|
| 3366 COUNTY ROAD 118 | BONO | AR | 72416 |
| 1613 N VANDERWELL AVE | LA PUENTE | CA | 91744 |
| 401 S HIDALGO AVE | ALHAMBRA | CA | 91801 |
| 2851 ROLLING HILLS DR, 224 | FULLERTON | CA | 92835 |
| 13183 E GOLONDRINA ST | MOORPARK | CA | 93021 |
| 2619 EMERALD WAY N | Deerfield Beach | FL | 33442 |
| 4801 LEXINGTON AVE | JACKSONVILLE | FL | 32210 |
| 3731 RONNY WAY | GAINESVILLE | GA | 30506 |
| 42 N WORCESTER AVE | WORCESTER | MA | 1606 |
| 1208 S 9TH ST | WILMINGTON | NC | 28401 |
| 100 PIER LN | FAIRFIELD | NJ | 7004 |
| 76 ESSEX RD | PARSIPPANY | NJ | 7054 |
| 941 CABOT AVE | UNION | NJ | 7083 |
| 1980 AUSTIN ST | GARDNERVILLE | NV | 89410 |
| 662 CARMEL WAY | GARDNERVILLE | NV | 89460 |
| 5824 LIGHTNING CT | SUN VALLEY | NV | 89433 |
| 500 INGRAM AVE | STATEN ISLAND | NY | 10314 |
| 12 HOMESTEAD DR | WHEATLEY HEIGHTS | NY | 11798 |
| 724 GEORGIA ST | JOHNSON CITY | TN | 37601 |
| 1421 HIGHLAND DR | KNOXVILLE | TN | 37918 |
| 12406 SEAHAVEN DR | RICHMOND | VA | 23233 |
| 59 MUNSEY DR | LEBANON | VA | 24266 |
| 21 SPRUCE RUN | RAMSEY | NJ | 7446 |
| 1301 FIVE POINT RD | VIRGINIA BEACH | VA | 23454 |
| 19 MANLEY TER | MAPLEWOOD | NJ | 7040 |
| 38965 JOHN WOLFORD RD | WATERFORD | VA | 20197 |
| 106 HOLLYWOOD AVE | FRANKLIN TWP | NJ | 8873 |
| 307 DEVON ST. | MANCHESTER | NJ | 8759 |