



DEL TORO LOAN SERVICING, INC.

Dear Lender(s)

The enclosed Revocable, Limited Power-of-Attorney is a valuable tool that will allow Del Toro Loan Servicing, Inc., your professional Servicing Agent, to initiate and perform specific duties pertinent to the investments we manage for you. We offer to act as your attorney-in-fact when time-critical circumstances or your inability to perform certain tasks may adversely affect a transaction.

In the event you are unavailable to respond to a critical matter, the authority conferred by the Power-of-Attorney allows us to perform duties on your behalf, including but not limited to: preparing payoff demands; submitting/ recording reconveyances; placing emergency insurance if your Borrower's policy has been cancelled or has lapsed; initiating foreclosure/eviction proceedings in order to protect your asset.

****We will not make any material changes to your ownership or loan priority without your express WRITTEN consent****

The authority you grant under this document affords you additional benefit, allows us to provide greater value and is meant to save you time, trouble and frustration. I consider it a necessity to effectively safeguard your account. Should you have any reservations with respect to this matter, I hope you will contact me personally so I may address your concerns, achieve the objective of this document and provide the peace of mind you deserve.

It is important that you know that Del Toro Loan Servicing, Inc. is licensed, bonded and audited quarterly for your protection. We value your business and look forward to a mutually rewarding (relationship, partnership, alliance).

Kind regards,

Drew Louis
President

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