



## POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS that

\_\_\_\_\_ (“Seller”), having a principal business address of \_\_\_\_\_, in connection with the sale of certain mortgage loans to OnY Glo, Inc., a CA corporation, said sale which is agreed and deemed to have occurred in the State of California, has and hereby affirms that it has made, constituted and appointed, and by these presents does make, constitute and appoint OnY Glo, Inc. (“OnY”), having a business address of 6 Hutton Centre Drive, Suite 1030, Santa Ana, CA 92707, as Seller’s true and lawful attorney-in-fact and in Seller’s name, place and stead to act solely for the limited purpose of performing any or all of the acts described herein only in connection with any mortgage loans submitted or sold to OnY Glo, Inc..

**FIRST:** To execute and/or endorse any document relating to a mortgage loan sold or otherwise transferred to OnY Glo, Inc. as is necessary or appropriate to evidence the sale of the mortgage loan from Seller to OnY Glo, Inc.

**SECOND:** To endorse, sign, deliver and deposit any and all checks, drafts or instruments of deposits issued by obligors, insurance companies, vendors or third parties; provided, however, such instruments may only be executed and deposited by OnY Glo, Inc. if the same represent funds paid on any mortgage loan transferred to OnY Glo, Inc..

**THIRD:** To execute and/or endorse any loan agreement, promissory note, security agreement, financing statement or other document, instrument or agreement, or any amendment, modification or supplement of any of the foregoing, and perform any act and covenant in any way which Seller itself could do which is necessary or appropriate to modify, amend, renew, extend, terminate and/or extinguish: (i) any and all liens and security interests granted to or created in favor of Seller; or (ii) any indebtedness secured by any such lien or security interest or any right or obligation of the obligor of such indebtedness, in each case upon such terms and conditions deemed, in the sole discretion of OnY Glo, Inc., necessary or appropriate in connection with such modification, amendment, renewal, extension, termination and/or extinguishment.

**FOURTH:** To agree and to contract with any person, in any manner and upon terms and conditions deemed, in the sole discretion of OnY Glo, Inc., necessary or appropriate for the accomplishment of any such modification, amendment, renewal, extension, termination and/or extinguishment of any such lien, security interest, indebtedness, right or obligation; to perform, rescind, reform or modify any such agreement or contract or any similar agreement or contract made by or on behalf of Seller; to execute acknowledge, seal and deliver any contract, agreement or other document, agreement or contract or any similar agreement or document creating, evidencing, securing or secured by any such lien, security interest, indebtedness, right or obligation; and to take all such other actions and steps, pay or receive such moneys and to execute, acknowledge, seal and deliver all such other certificates, documents and agreements as said attorney-in-fact may deem necessary or appropriate to consummate any such modification, amendment, renewal, extension, termination and/or extinguishment of any such security interest, lien, indebtedness, right or obligation or in furtherance of any of the transactions contemplated by the foregoing.

**FIFTH:** This Power of Attorney shall not be affected by the subsequent dissolution or disability of the Seller or its authorized representatives. This power of attorney is coupled with an interest and is irrevocable without OnY Glo, Inc.’s consent.

**SIXTH:** This Power of Attorney and all rights and obligations hereunder, including matters of creation, construction, validity, and performance, will be governed by the laws of the State of California, without giving effect to conflict of law provisions thereof.



OnY Glo, Inc., Corporate Office  
6 Hutton Centre Drive, Suite 1030  
Santa Ana, CA 92707  
T: 714-677-8002 | F: 213-884-4511

IN WITNESS WHEREOF, the undersigned represents that he or she has the actual authority to execute and has in fact freely and intentionally executed this Power of Attorney on behalf of the Seller as of this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

**SELLER**

Seller's Name: \_\_\_\_\_

Authorized Signing Officer Name: \_\_\_\_\_

Authorized Signer Title: \_\_\_\_\_

Authorized Signer Full Legal Address: \_\_\_\_\_

Authorized Signer's Signature: \_\_\_\_\_

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**WITNESS 1**

I, \_\_\_\_\_ (Print Full Legal Name of Witness 1), who have a regular place of residence located at \_\_\_\_\_ (Print Full Legal Address of Witness 2) do certify that on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, \_\_\_\_\_ (Insert Full Legal Name of Seller Signer) stated aloud to me that s/he did execute this Power of Attorney on behalf of \_\_\_\_\_ (Insert Full

Legal Name of Seller) ("Seller") and that s/he was authorized with actual authority to execute this Power of Attorney on behalf of Seller and that s/he was executing this Power of Attorney of his/her own free will for the purposes expressed herein.

Witness 1 Signature: \_\_\_\_\_

Print Full Legal name of Witness 1: \_\_\_\_\_

**ACKNOWLEDGEMENT**

STATE OF \_\_\_\_\_ )

)ss

COUNTY OF \_\_\_\_\_ )

This instrument was acknowledged, sworn to and subscribed before me as of \_\_\_\_\_, \_\_\_\_\_ 20\_\_ by \_\_\_\_\_ on behalf of Seller, as its duly authorized representative.

Notary Public

Signature: \_\_\_\_\_

Print Name and Title: \_\_\_\_\_

County of Residence: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_



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**WITNESS 2**

I, \_\_\_\_\_ (Print Full Legal Name of Witness 2), who have a regular place of residence located at \_\_\_\_\_ (Print Full Legal Address of Witness 2) do certify that on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, \_\_\_\_\_ (Insert Full Legal Name of Seller Signer) stated aloud to me that s/he did execute this Power of Attorney on behalf of \_\_\_\_\_ (Insert Full

Legal Name of Seller) ("Seller") and that s/he was authorized with actual authority to execute this Power of Attorney on behalf of Seller and that s/he was executing this Power of Attorney of his/her own free will for the purposes expressed herein.

Witness 2 Signature: \_\_\_\_\_

Print Full Legal name of Witness 2: \_\_\_\_\_

**ACKNOWLEDGEMENT**

STATE OF \_\_\_\_\_ )

)ss

COUNTY OF \_\_\_\_\_ )

This instrument was acknowledged, sworn to and subscribed before me as of \_\_\_\_\_, \_\_\_\_\_ 20\_\_ by \_\_\_\_\_ on behalf of Seller, as its duly authorized representative.

Notary Public

Signature: \_\_\_\_\_

Print Name and Title: \_\_\_\_\_

County of Residence: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_