



October 17, 2013

Mark Koran  
35855 Lincoln Road  
North Branch, MN 55056

Re: Loan#: 3000021765  
Reference#: 18062  
Mortgagors: Karen Sue Sampson  
James G. Sampson  
Property: 215 Sherburne Avenue  
Saint Paul, MN 55103

Dear Mr. Koran:

Your inquiry was received by Reverse Mortgage Solutions, Inc. ("RMS") on October 16, 2013, and given to me for research and response. RMS has updated our system to reflect you and Cindy L. Koran as able to speak on behalf of Karen Sue Sampson. Please submit a request in writing if you would like to remove Thomas J. McManus as authorized on the loan.

Upon review of the incident with Thomas J. McManus, the house cannot be sold without satisfying RMS and the US Department of Housing and Urban Development as we hold first and second lien positions on the property. As of the date of this letter, we have not received any payments for these liens. With that said, Mr. McManus has no authority in regards to the property with or without a Quit Claim Deed. The dispute with Mr. McManus will have to be filed with your local authorities and you may have to obtain legal counsel.

Note that this loan is a Federal Housing Administration (FHA) insured Home Equity Conversion Mortgage ("HECM") reverse mortgage. Under HECM terms the borrower is not required to make monthly payments. The balance on the loan becomes due and payable only if one (1) of the following situations below occurs:

- The death of the last surviving principal borrower on the loan
- The last surviving borrower ceases to occupy the property as the primary residence
- The property is not maintained
- The borrower does not maintain continuous hazard insurance coverage on the property
- The property taxes are not paid by the borrower
- The transfer of ownership



Karen Sue Sampson  
James G. Sampson  
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Your inquiry references that Karen Sampson no longer lives in the property. As indicated above, the loan may be called due and payable if the last surviving borrower ceases to occupy the property as the primary residence. The loan is currently in default for taxes and insurance. RMS sent a letter to Mr. and Mrs. Sampson for a default amount of \$8,116.89 on June 14, 2013. Since this time we have disbursed \$2,807.47 for taxes on August 26, 2013. Mrs. Sampson has refused in the past to set up a payment plan for the tax and insurance delinquency. RMS has also not received current proof of hazard insurance since the previous hazard insurance policy expired on July 28, 2013. This loan may be referred to foreclosure if these delinquencies are not paid as they are part of the loan agreement. Should you have questions, you may contact Single Point of Contact, Josh Pacheco, (866) 503-5559 extension 5824.

Sincerely,

Ray Garcia  
Executive Compliance Resolution Analyst  
(832) 616-5807

**Date:** 10/21/2013

**To :** Reverse Mortgage Solutions

**Re:** Karen S Sampson letter to remove Thomas McManus authorization to represent James or Karen Sampson.

**Loan #** 3000021765

To whom it may concern,

I, Karen Sue Sampson am writing to remove the authorization of Thomas J McManus from representing me with Reverse Mortgage Solutions. To be clear, Thomas J McManus does not have the authorization or right to represent me on behalf of my loan with RMS.

Please direct any questions about the property to Mark Koran 651.324.7576, [mwkoran@gmail.com](mailto:mwkoran@gmail.com) (A POA is on file with RMS).

Sincerely,

Karen Sue Sampson



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Date 10/21/2013

Mailing address

988 Cedar Ave Apt 112

North Branch MN 55056

STATUTORY SHORT FORM POWER OF ATTORNEY

MINNESOTA STATUTES, SECTION 523.23

IMPORTANT NOTICE: The powers granted by this document are broad and sweeping. They are defined in Minnesota Statutes, section 523.24. If you have any questions about these powers, obtain competent advice. This power of attorney may be revoked by you if you wish to do so. This power of attorney is automatically terminated if it is to your spouse and proceedings are commenced for dissolution, legal separation, or annulment of your marriage. This power of attorney authorizes, but does not require, the attorney-in-fact to act for you.

PRINCIPAL (Name and Address of Person Granting the Power)

Karen Sue Sampson

988 Cedar Street APT 112

North Branch MN 55056

ATTORNEY(S)-IN-FACT  
(Name and Address)

Mark William Koran  
35855 Lincoln Road  
North Branch MN 55056

Cindy Lee Koran  
35855 Lincoln Road  
North Branch MN

NOTICE: If more than one attorney-in-fact is designated, make a check or "x" on the line in front of one of the following statements:

Each attorney-in-fact may independently exercise the powers granted.

All attorneys-in-fact must jointly exercise the powers granted.

SUCCESSOR ATTORNEY(S)-IN-FACT  
(Optional) To act if any named attorney-in-fact dies, resigns, or is otherwise unable to serve.

(Name and Address)

First Successor: .....

.....

.....

Second Successor: .....

.....

.....

EXPIRATION DATE (Optional)

October 31, 2015

Use Specific Month, Day and Year Only

I, (the above-named Principal) hereby appoint the above named Attorney(s)-in-Fact to act as my attorney(s)-in-fact:

FIRST: To act for me in any way that I could act with respect to the following matters, as each of them is defined in Minnesota Statutes, section 523.24:

(To grant to the attorney-in-fact any of the following powers, make a check or "x" on the line in front of each power being granted. You may, but need not, cross out each power not granted. Failure to make a check or "x" on the line in front of the power will have the effect of deleting the power unless the line in front of the power of (N) is checked or x-ed.)

- (A) real property transactions;  
I choose to limit this power to real property in \_\_\_\_\_ County, Minnesota, described as follows:  
(Use legal description. Do not use street address.)  
.....  
.....  
.....  
(If more space is needed, continue on the back or on an attachment.)
- (B) tangible personal property transactions;
- (C) bond, share, and commodity transactions;
- (D) banking transactions;
- (E) business operating transactions;
- (F) insurance transactions;
- (G) beneficiary transactions;
- (H) gift transactions;
- (I) fiduciary transactions;
- (J) claims and litigation;
- (K) family maintenance;
- (L) benefits from military service;
- (M) records, reports, and statements;
- (N) all of the powers listed in (A) through (M) above and all other matters.

SECOND: (You must indicate below whether or not this power of attorney will be effective if you become incapacitated or incompetent. Make a check or "x" on the line in front of the statement that expresses your intent.)

This power of attorney shall continue to be effective if I become incapacitated or incompetent.

This power of attorney shall not be effective if I become incapacitated or incompetent.

THIRD: (You must indicate below whether or not this power of attorney authorizes the attorney-in-fact to transfer your property to the attorney-in-fact. Make a check or "x" on the line in front of the statement that expresses your intent.)

This power of attorney authorizes the attorney-in-fact to transfer my property to the attorney-in-fact.

This power of attorney does not authorize the attorney-in-fact to transfer my property to the attorney-in-fact.

FOURTH: (You may indicate below whether or not the attorney-in-fact is required to make an accounting. Make a check or "x" on the line in front of the statement that expresses your intent.)

My attorney-in-fact need not render an accounting unless I request it or the accounting is otherwise required by Minnesota Statutes, section 523.21.

My attorney-in-fact must render .....  
(Monthly, Quarterly, Annual)

accountings to me or .....  
(Name and Address)

during my lifetime, and a final accounting to the personal representative of my estate, if any is appointed, after my death.

In Witness Whereof I have hereunto signed my name this 7- day of 10 - 2014.

*Karen Sue Sampson*

Karen Sue Sampson, Principal

(Acknowledgment of Principal)

STATE OF MINNESOTA )

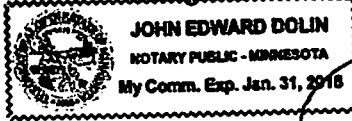
) ss.

COUNTY OF CHICAGO )

The foregoing instrument was acknowledged before me this 7 day of OCT, 2013

by Karen Sue Sampson

(Insert Name of Principal)



*John Edward Dolin*

(Signature of Notary Public or other Official)

This instrument was drafted by:

Mark Kohn

Specimen Signature of Attorney(s)-in-Fact  
(Notarization not required)

*Mark William Kohn*

*Sing Lee Kwon*