



Book 2016 Page 332

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Return To:

NOVAD MANAGEMENT CONSULTING, LLC
2401 NW 23rd Street, Suite 1A1
Oklahoma City, OK 73107

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Grantor: Secretary of Housing and Urban Development
Grantee: NOVAD MANAGEMENT CONSULTING, LLC

LIMITED POWER OF ATTORNEY

Know all men by these presents that the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC, 20410 (the "Secretary"), by and through the Federal Housing Commissioner, does hereby make, constitute, and appoint NOVAD MANAGEMENT CONSULTING, LLC, a limited liability company organized and existing under the laws of Maryland (the "Contractor"), as a true and lawful attorney-in-fact to act in the name, place, and stead of the Secretary for the purposes set out below.

To execute, acknowledge, seal, and deliver any and all instruments that may be essential or required:

1. To effectuate the full or partial release, discharge, assignment, satisfaction or cancellation as a valid lien or encumbrance of record of any and all real property security instruments of whatever instruments include, but are not limited to, mortgages, deeds of trust, trust indentures, or trust deeds;
2. To complete the process of subordinating, modifying or extending security instruments;
3. To complete and properly record proofs of claim and reaffirmation agreements or other documents as appropriate in bankruptcy cases;
4. To effectuate forbearance agreements with borrowers;
5. To properly document the status of borrower's accounts or disbursement records, including, but not limited to statements of account and/or other affidavits or certificates as required by applicable law;
6. To properly process and disburse casualty insurance proceeds;
7. To report matters to the I.R.S. and issue 1099s and other reports as required;
8. To effectuate the release of a borrower from personal liability under a security instrument following an approved transfer of ownership of the security property;

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full force and effect on the date hereof and such rights, powers, and authority shall remain in full force until it has been revoked by the grantor by the execution and delivery of a written instrument revoking the authority hereby granted or at 12:00 midnight central time on April 17, 2019, whichever comes first.

Any third party may rely upon this document as evidence of the Contractor's authority to continue to exercise the powers granted herein until the Termination Date, unless a Revocation has been made a matter of public record within the jurisdiction of the property which is subject to the real property security interest being released, or unless such third party has actual notice of the Revocation.

Executed this 8th day of October 2014.



JULIAN CASTRO,
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: [Signature]
Matt B. Martin, Director
National Servicing Center

ACKNOWLEDGMENT

State of Oklahoma)

County of Oklahoma)

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Acknowledged before me this 8th day of October 2014, by Matt B. Martin, Director, National Servicing Center, US Department of Housing & Urban Development, on behalf of the Secretary of Housing and Urban Development acting by and through the Federal Housing Commissioner.

My commission expires:

5/17/17

BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, THE ATTORNEY-IN-FACT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES AND LIABILITIES OF AN AGENT.

Date: April 29, 2014

[Signature: E. Davon Kelly]
NOVAD MANAGEMENT CONSULTING LLC

Prepared by: E. Davon Kelly, NOVAD Management Consulting, LLC, 8181 Professional Place, Suite #208, Landover, MD 20785 and Approved by: Mikel K. Anderson, OBA 12195, U.S. Dept. of H.U.D., Oklahoma City Field Office, 301 N.W. 6th St., Ste. 200, Oklahoma City, OK 73102-2807

