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Daneen Schindler, RECORDER/REGISTRAR  
DELAWARE COUNTY IOWA

**Power of Attorney**  
Recorder's Cover Sheet

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**Preparer Information:** Carrington Mortgage Services LLC  
Julio Gonzales  
PO Box 54285  
Irvine, CA 92619  
949-534-9475

**Return Document To:**  Title Services Corporation  
603 Commercial St  
Waterloo, IA 50701  
319-236-9002

**Grantor:** J.P.Morgan Mortgage Acquisition Corp.

**Grantee:** Carrington Mortgage Services LLC

TSC 224503

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that J.P. Morgan Mortgage Acquisition Corp., ("Owner") hereby constitutes and appoints Carrington Mortgage Services, LLC, as servicer (the "Servicer"), its officers, employees and third party vendors, as Owner's true and lawful Attorney-in-Fact, in Owner's name, place and stead and for Owner's benefit, in connection with all mortgage loans serviced by the Servicer solely for the purpose of performing such acts and executing such documents in the name of Owner necessary and appropriate to perform the transactions contemplated thereunder in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") owned by Owner or any of its affiliates (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Carrington Mortgage Services, LLC is acting as the Servicer.

The said attorney-in-fact, Servicer, is hereby authorized to execute, acknowledge, seal and deliver the following:

1. All Deeds of Trust and Mortgage note endorsements, modifications, recordings and re-recordings, lost note affidavits, assignments of Deed of Trust or Mortgage and other recorded documents, satisfactions, releases, conveyances and reconveyances of Deeds of Trust or Mortgages, and subordinations of liens.
2. All insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings necessary in connection with insurance, foreclosure, bankruptcy and eviction actions, on behalf of Owner.
3. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with Applicable Law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage,

Deed of Trust or Applicable Law to expeditiously complete said transactions in paragraphs 3.a. through 3.e. above.

4. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
5. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.
6. The endorsement on behalf and for the benefit of Owner of any checks or other instruments received by Servicer and made payable to Owner in connection with the Mortgage Loans, which checks or other instruments shall promptly be deposited in the Custodial Account (as defined in the Agreement) in accordance with the terms of the Agreement.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform each and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of July 2, 2020..

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of California, without regard to the conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the powers granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney as of the date first above written.

J.P. Morgan Mortgage Acquisition Corp., as Owner

By: [Signature]

Name: Seth Fenton

Vice President

Signed, Sealed and delivered  
In the Presence of:

[Signature]  
Signature of Witness 1

Rose Fenton  
Name of Witness 1

[Signature]  
Signature of Witness 2

Andrew Fenton  
Name of Witness 2

**ACKNOWLEDGEMENT**

New Jersey - KK  
STATE OF ~~NEW YORK~~ )  
Hudson - KK ) ss.  
COUNTY OF ~~NEW YORK~~ )

Before me, the undersigned, a Notary Public in and for the said County and State, personally appeared Seth Fenton of J.P. Morgan Mortgage Acquisition Corp., and acknowledged that he/she is duly authorized to sign for J.P. Morgan Mortgage Acquisition Corp., and has the authority to delegate such duties provided in the foregoing instrument. Furthermore, he acknowledged that he signed the foregoing instrument and that the same is his free and voluntary act and deed of said corporation. In testimony and witness whereof, I have hereunto set my hand and seal this 2<sup>nd</sup> day of July, 2020.

