

Recorded: 2/23/2024 at 2:53:02.0 PM
County Recording Fee: \$47.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$50.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2024 PG: 427

Prepared by & Return To: Jennifer A. Clemens-Conlon, 2080 Southpark Ct., Dubuque, IA
52003, Phone: 563 582-2926



AFFIDAVIT

RE: Lot Six (6), Block Three (3), Colony Addition to Colesburg, Iowa, according to Corrected and Amended Plat of Colesburg, Iowa, recorded in Book 1 Plats, Pages 73-86

STATE OF IOWA, COUNTY OF DUBUQUE ss:

I, Jennifer A. Clemens-Conlon, being duly sworn (or affirmed) under oath, state that I am an Attorney licensed to practice law in the state of Iowa. In that capacity I did have an opportunity to review the records preserved on Iowa Land Records. Attached hereto and by this reference herein incorporated is a Special and Limited Power of Attorney and Related Covenants recorded September 2, 2022, as Instrument No. 2022-06813 and the Special and Limited Power of Attorney and Related Covenants recorded July 23, 2021, as Instrument No. 2021-06405. Both documents attached hereto are true and correct copies of documents on record with the Clinton County Recorder.

A large, stylized handwritten signature in black ink, appearing to read "Jennifer A. Clemens-Conlon".

Jennifer A. Clemens-Conlon

This record signed and sworn to (or affirmed) before me on February 7th, 2024, by Jennifer A. Clemens-Conlon.

A handwritten signature in black ink, appearing to read "Abigael Miller".

Notary Public in and for said State

2022-06813

RECORDED: 09/02/2022 12:19:19 PM

RECORDING FEE: 17.00

IOWA E-FILING FEE: 3.00

TOTAL FEE: 20.00

TRANSFER TAX: 0.00

SCOTT JUDD, RECORDER

CLINTON COUNTY, IOWA

Space above this line for recorder's Use Only

Title of Document: POWER OF ATTORNEY

GRANTOR:

REVERSE MORTGAGE FUNDNG LLC
1455 BROAD STREET, BLOOMFIELD, NJ 07003

GRANTEE:

COMPU-LINK CORPORATION DBA CELINK
3900 CAPITAL CITY BLVD, LANSING, MI 48901

Return to:

DOCSOLUTION USA, LLC DBA DOCSOLUTIONS, INC.
ATTN: LORI LOWE/ REGINA MONTS
2316 SOUTHMORE AVENUE
PASADENA, TX 77502
713-941-4928

Prepared By: CELINK/ LAUREN ALLWARD

3900 CAPITAL CITY BLVD
PO BOX 40724
LANSING, MI 48901
517-323-4134

SPECIAL AND LIMITED POWER OF ATTORNEY
AND RELATED CONVENANTS

KNOW ALL MEN BY THESE PRESENTS:

For good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, in connection with the subservicing of reverse mortgage loans as defined in the Subservicing Agreement dated November 30, 2016 (herein collectively the "Subservicing Agreement") entered into between Reverse Mortgage Funding LLC, 1455 Broad Street, Bloomfield, NJ 07003, as Client (herein the "Principal"), and Compu-Link Corporation dba Celink, 3900 Capital City Blvd, Lansing MI 48906, as Subservicer (herein the "Subservicer"), the undersigned Stephen Celona as Chief Financial Officer of Principal, does herein constitute and appoint "Any Officer of Celink" (herein referred to collectively as "Attorneys-in-Fact" and individually as "Attorney-in-Fact") and each officer or authorized signatories approved by the Board of Directors of Celink (such list of individuals to be provided by Celink to Principal) individually a true and lawful Attorney-in-Fact for Principal (but only for the purposes set forth herein) and pursuant to the Subservicing Agreement hereby authorizes and empowers each such Attorney-in-Fact, for and in the name and stead of Principal to endorse, execute or deliver any and all documents or instruments of mortgage satisfaction or cancellation, or of partial or full release or discharge, and all other comparable instruments with respect to the reverse mortgage loans, all in accordance with the terms of the Subservicing Agreement including, without limitation, the recording or filing with the appropriate public officials of such documents or instruments and the endorsement and deposit of any such documents or instruments in connection with the foreclosure of any loan, or the bankruptcy or receivership of the borrower of any loan.

In addition, this document authorizes and empowers the Subservicer with the ability to execute, acknowledge, seal and deliver any and all documents, deeds, transfers, tax declarations, certificates, escrow instructions, bills of sale, closing statements and any other documents or instruments whatsoever which are necessary, appropriate, or required for foreclosure, eviction or to transfer, sell or convey real property, defined as REO Property.

Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Subservicing Agreement.

Principal covenants and agrees that it shall, from time to time after the date hereof, at the request of Subservicer, execute instruments confirming all of the foregoing authority of the Attorneys-in-Fact or substitute Attorneys-in-Fact. The foregoing shall not be deemed to be breached by reason of any action or omission of any Attorney-in-Fact or such substitute Attorney-in-Fact as may be appointed hereunder.

This Special and Limited Power of Attorney shall commence as of the date of execution hereof and shall continue in full force and effect until terminated, in writing, by the Principal.

Any reproduction copy of this signed original Special and Limited Power of Attorney shall be deemed to be an original counterpart of this Special and Limited Power of Attorney:

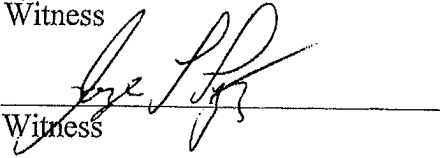
IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 13th day of September 2019.

WITNESSED:

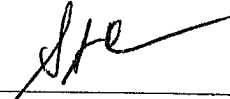
REVERSE MORTGAGE FUNDING LLC



Witness



Witness

By: 

Name: Stephen Celona

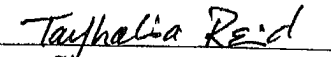
Title: Chief Financial Officer

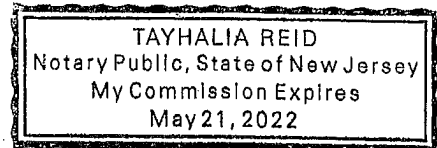
NOTARY ACKNOWLEDGEMENT

State of New Jersey

County of Essex

On the 13th day of September in the year 2019 before me, the undersigned, a Notary Public in and for said State, personally appeared, Stephen Celona, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.


Notary Signature



After recording return to:
Celinek
PO Box 40724
Lansing, MI 48901

2021-06405
RECORDED: 07/23/2021 08:18:18 AM
RECORDING FEE: 27.00
IOWA E-FILING FEE: 3.00
TOTAL FEE: 30.00
TRANSFER TAX: 0.00
SCOTT JUDD, RECORDER
CLINTON COUNTY, IOWA

Return after recording to:
Continental Real Estate Services
9362 Dielman Industrial Drive
St. Louis, MO 63132

LIMITED POWER OF ATTORNEY

DATED: October 12, 2017

GRANTOR: American Advisors Group

GRANTOR ADDRESS: 3800 W Chapman Ave, 3rd Floor, Orange, CA 92868

GRANTEE: Compu-Link Corporation dba Celink

GRANTEE ADDRESS: 3900 Capital City Blvd, Lansing, MI 48906

**SPECIAL AND LIMITED POWER OF ATTORNEY
AND RELATED COVENANTS**

KNOW ALL MEN BY THESE PRESENTS:

For good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, in connection with the subservicing of Loans as defined in the Amended and Restated Reverse Mortgage Subservicing Agreement dated March 24, 2017 and effective as of March 1, 2017 (the "Subservicing Agreement") entered into between American Advisors Group, 3800 W. Chapman Avenue, 3rd Floor, Orange, CA 92868 as Servicer (herein the "Principal"), and Compu-Link Corporation, dba Celink ("Celink"), 3900 Capital City Blvd., Lansing, MI 48906, as Subservicer (herein the "Subservicer"), Matt Engel, as Chief Financial Officer of Principal, does herein constitute, appoint, authorize and empower Celink and, as further authorized from time to time by Celink and subject to the approval of Principal, each of SingleSource Property Solutions LLC ("SingleSource") and LRES Corp ("LRES"), as true and lawful attorneys-in-fact for Principal (but only for the limited purposes set forth herein and permitted by the Subservicing Agreement) (each, individually, an "Attorney-in-Fact" and collectively, "Attorneys-in-Fact") in the name and stead of Principal (i) to endorse, execute or deliver any and all documents or instruments of mortgage satisfaction or cancellation, or of partial or full release or discharge, and all other comparable instruments with respect to the reverse mortgage loans including, without limitation, the recording or filing with the appropriate public officials of such documents or instruments and the endorsement and deposit of any such documents or instruments in connection with the foreclosure of any loan, or the bankruptcy or receivership of the borrower of any loan and (ii) to execute, acknowledge, seal and deliver any and all documents, deeds, transfers, tax declarations, certificates, escrow instructions, bills of sale, closing statements and any other documents or instruments whatsoever which are necessary, appropriate, or required to transfer, sell or convey real property that constitutes REO property, each in accordance with the Subservicing Agreement. This Special and Limited Power of Attorney shall not authorize or empower any Attorney-in-Fact to take actions not permitted to be taken by a party to the Subservicing Agreement.

Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Subservicing Agreement.

This Special and Limited Power of Attorney and Related Covenants (this "Agreement") is coupled with an interest.

The authority and power granted hereunder is limited to actions necessary to carry out the subservicing of the reverse mortgage loans and REO properties in furtherance of the Subservicing Agreement. No right or power is given to bind Principal to a contract or adopt a position on behalf of the Principal with any person, including but not limited to a regulator with a scope of apparent impact greater than a reverse mortgage loan or REO property being subserviced pursuant to the Subservicing Agreement.

Principal covenants and agrees that it shall, from time to time after the date hereof, at the request of Subservicer, execute instruments confirming all of the foregoing authority of the

Attorneys-in-Fact. The foregoing shall not be deemed to be breached by reason of any action or omission of any Attorney-in-Fact appointed hereunder.

This appointment shall not be assigned to any third party by Subservicer without the prior written consent of Principal. This Agreement shall commence as of the date of execution hereof and shall continue in full force and effect until the earlier of (i) its terminated, in writing, by the Principal, or (ii) the termination of the Subservicing Agreement.

Nothing herein shall give any Attorney-in-Fact the rights or powers to negotiate or settle any suit, counterclaim, or action against Principal.

Principal will not be responsible for inspection of any items being executed pursuant to this Special and Limited Power of Attorney and as such, is relying upon the Subservicer to undertake whatever procedures may be necessary to confirm the accuracy or legitimacy of such items.

The Subservicer agrees to indemnify and hold Principal and its directors, officers, employees, and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses, or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Subservicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Special and Limited Power of Attorney and the Subservicing Agreement.

This Agreement may be executed in any number of counterparts, each of which shall be an original; provided, however, that all such counterparts shall together constitute one and the same Agreement.

THIS AGREEMENT SHALL BE CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF MICHIGAN AND THE OBLIGATIONS, RIGHTS AND REMEDIES OF THE PARTIES HEREUNDER SHALL BE DETERMINED IN ACCORDANCE WITH SUCH LAWS.

IN WITNESS WHEREOF, Principal has caused this instrument to be signed by its duly authorized officer on this 12th day of October, 2017.

AMERICAN ADVISORS GROUP

Brenda M. Phillips By: Matt Engel
Witness Matt Engel
Brenda M. Phillips Chief Financial Officer

ACKNOWLEDGMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

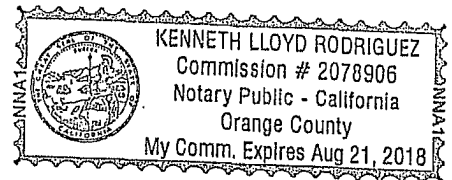
State of California
County of Orange

On Oct 12, 2017 before me, Kenneth Lloyd Rodriguez, Notary Public personally appeared Matt Engel,** who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

**Chief Financial Officer for
American Advisors Group

Signature [Signature] (Seal)
Kenneth Lloyd Rodriguez, Notary Public



Prepared By:
Celinek
3900 Capital city Blvd
Lansing MI 48906

Confirmation of Delegation of Authority

Reference is made to that certain Limited Power of Attorney dated October 12, 2017, whereby **AAG** appointed Compu-Link Corporation, dba Celink (the "Attorney-in-Fact") as its attorney-in-fact (the "Power of Attorney"). Pursuant to the terms of the Power of Attorney, the Attorney-in-Fact is permitted to delegate authority under the Power of Attorney to one or more agents. Capitalized terms used and not otherwise defined herein shall have the respective meanings ascribed to such terms in the Power of Attorney.

By this instrument, the Attorney-in-Fact hereby confirms that it has delegated its authority under the Power of Attorney to **LRES Corp.** to take the following actions:

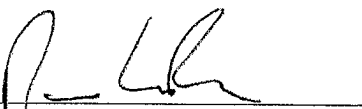
- (i) To do any act or complete any document that arises in the normal course of subservicing the Loans and related REO Property (including without limitation eminent domain and condemnation proceedings);
- (ii) To execute, acknowledge, seal and deliver any and all documents, deeds, transfers, tax declarations, certificates, escrow instructions, bills of sale, closing statements and any other documents or instruments whatsoever which are necessary, appropriate, or required to transfer, sell or convey real property that constitutes REO Property; and
- (iii) To execute, acknowledge, seal and deliver any and all documents or instruments whatsoever, including eviction notices/notices to vacate, and to take any actions which are necessary, appropriate, or required to effect evictions from REO Property.

The delegation of authority evidenced by this confirmation shall continue in full force and effect until terminated, in writing, by the Attorney-in-Fact.

Unless a third party has received notice that the delegation of authority under the Power of Attorney to LRES Corp. has been terminated by the Attorney-in-Fact, such third party may rely upon the exercise of the power delegated to LRES Corp. For the avoidance of doubt, this provision is not a waiver of any claims that the Attorney-in-Fact may have against LRES Corp. for any unlawful or improper use of authority by LRES Corp.

IN WITNESS WHEREOF, this Agreement has been executed as of May 1, 2020.

Compu-Link Corporation dba Celink



By: Ryan LaRose
Its: President/COO