

Recorded: 6/10/2024 at 3:27:21.0 PM  
County Recording Fee: \$27.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$30.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2024 PG: 1277

**IOWA**

COUNTY OF **DELAWARE**

LOAN NUMBER: 0032445744

RECORDING REQUESTED BY: **FIRST AMERICAN MORTGAGE SOLUTIONS**

PREPARED BY: **FIRST AMERICAN MORTGAGE SOLUTIONS**

WHEN RECORDED MAIL TO: **FIRST AMERICAN MORTGAGE SOLUTIONS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402, PH. 208-552-7895**



**LIMITED POWER OF ATTORNEY**

DATE OF DOCUMENT: **JULY 13, 2022**

GRANTOR: **UMB BANK NATIONAL ASSOCIATION, RPL TITLE TRUST II**

GRANTOR ADDRESS: **C/O 3217 S. DECKER LAKE DR., C/O SALT LAKE CITY, UT 84119**

GRANTEE: **SELECT PORTFOLIO SERVICING, INC.**

GRANTEE ADDRESS: **3217 S. DECKER LAKE DR., SALT LAKE CITY, UT 84119**



Prepared by:  
Bryce Braegger  
Recording requested by and  
When recorded return to:  
Select Portfolio Servicing, Inc.  
3217 S. Decker Lake Dr.  
Salt Lake City, UT 84119

## LIMITED POWER OF ATTORNEY

MP3

This Limited Power of Attorney is made in connection with that certain Servicing Agreement, dated as of May 27, 2022 (the "Servicing Agreement"), by and between **UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee** (the "Legal Title Trustee") for **PRL Title Trust II** (the "Legal Title Trust"), whose address is 120 South Sixth Street, Suite 1400, Minneapolis, Minnesota 55402, PIF Offshore III Ltd, an exempted company incorporated with limited liability under the laws of the Cayman Islands, as program manager (the "Program Manager"), Computershare Trust Company, N.A., as Master Servicer, and **Select Portfolio Servicing, Inc.** (the "Servicer"), whose address is 3217 South Decker Lake Drive, Salt Lake City, Utah 84119, and issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Mortgage Loans") owned by the Legal Title Trust. These Mortgage Loans are secured by collateral comprised of Mortgages encumbering any and all real and personal property delineated therein (the "Property") and the Mortgage Notes secured thereby. Capitalized terms used but not defined herein shall have the meaning ascribed to them in the Servicing Agreement.

The Legal Title Trustee for the Legal Title Trust hereby makes, constitutes and appoints Servicer for the Legal Title Trustee's and the Legal Title Trust's benefit and in the Legal Title Trustee's and the Legal Title Trust's name, place, and stead, the Legal Title Trustee's and the Legal Title Trust's true and lawful attorney-in-fact, with full power of substitution, to act in connection with the servicing of the Mortgage Loans and Property for the limited purpose of performing such acts and executing and delivering such documents as noted below. The appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage, where said modification or re-recording is for the purpose of correcting the Mortgage to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage as insured;
2. The subordination of the lien of a Mortgage to an easement in favor of a public utility company of a United States governmental agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same;
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate

owned;

4. The completion of loan assumption agreements;
5. The full satisfaction/release of a Mortgage or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note;
6. The assignment of any Mortgage and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby;
7. The full assignment of a Mortgage upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note;
8. With respect to a Mortgage, 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 state 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 a 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 or state law to expeditiously complete said transactions in paragraphs 8(a) through 8(e), above; and
9. All other normal and customary documents related to the servicing and foreclosure of mortgage loans and/or sale of real estate to the extent done pursuant to the Servicing Agreement.

This appointment shall not be assigned, directly or indirectly, in whole or in part, to any third party by Servicer without the written prior consent of the Property Manager or the Legal Title Trustee and shall survive until an instrument of revocation has been made in writing by the undersigned or the Servicing Agreement has been terminated.

Neither the Legal Title Trustee, the Legal Title Trust nor the Program Manager will be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and each, as such, is relying upon the Servicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

Any third party may rely upon this Limited Power of Attorney and shall be entitled to rely on a writing signed by the Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Servicer for all purposes of this

Limited Power of Attorney.

Servicer shall not be obligated to furnish bond or other security in connection with its actions hereunder.

Nothing in this Limited Power of Attorney shall be construed to prevent the Legal Title Trustee, on behalf of the Legal Title Trust, from acting on its behalf as the owner of the Mortgage Loans and Property.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state.

The undersigned gives said attorney-in-fact full power and authority to execute such instruments and to do and perform all 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, each subject to the terms and conditions set forth in the Servicing Agreement and in accordance with the standard of care set forth in the Servicing Agreement as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

*[Signature page follows.]*

IN WITNESS WHEREOF, UMB Bank, National Association, not in its individual capacity but solely as legal title trustee for PRL Title Trust II has caused these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 13 day of July, 2022.

UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust II

Claire Alber  
Witness: Claire Alber

By: Gavin Wilkinson  
Name: Gavin Wilkinson  
Title: Senior Vice President

Michael Slade  
Witness: Michael Slade

CORPORATE ACKNOWLEDGEMENT

STATE OF Minnesota

COUNTY OF Hennepin

On the 13<sup>th</sup> day of July, in the year 2022, before me, the undersigned, personally appeared Gavin Wilkinson, the Senior Vice President of UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust II, 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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or person upon behalf of which the individual(s) acted, executed the instrument voluntarily for its stated purpose.

WITNESS my hand and official seal.

Signature: Christin E. Davies  
Name: CHRISTIN E. DAVIES  
Notary Public  
My commission expires: January 31, 2024

