

Recorded: 5/5/2025 at 8:06:18.0 AM
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2025 PG: 1120

Document Prepared By:
Maricel Dela Cruz
LoanCare, LLC
3637 Sentara Way
Virginia Beach, Virginia 23452

Limited Power of Attorney

Whereas, Nationwide Advantage Mortgage Company ("Lender/Servicer"), with a business address of 1100 Locust Street, Dept. 2009, Des Moines, Iowa 50391-2009, to authorize, does hereby authorize, LoanCare, LLC ("Subservicer"), with a business address of 3637 Sentara Way, Virginia Beach, VA 23452, to act on behalf of Lender/Servicer for the sole purposes of executing loan documents with respect to any mortgage loan serviced by Subservicer pursuant to the Subservicing Agreement dated November 30, 2017 and any subsequent Subservicing Agreements between Subservicer and Lender/Servicer, and all exhibits and schedules to such Agreements, as any of them may be from time to time amended, restated, modified or supplemented through executed amendments, SOWs or addenda and to:

- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Servicer, (c) Affidavits of Non-Military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, (h) endorsements of promissory notes to VA or HUD on behalf of Lender/Servicer as a required part of the claims process and (i) warranty deeds, including special warranty deeds;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Servicer in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Servicer on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Servicer is the current promissory note-holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Servicer that are received by Subservicer as agent for payment on any such mortgage loan;
- 7) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Servicer with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary, and/or (b) non-officers who have been duly designated by Subservicer as having signing authority. Lender/Servicer shall have the right to limit such signing authority or may revoke signing authority from any officer or other authorized non-officer for any reason. Lender/Servicer hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein and hereby agrees that this Limited Power of Attorney shall control and take precedent over any previous corporate

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resolutions giving authority to Subservicer in performance of its duties. Lender/Service agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party learns of the revocation. Lender/Service shall forever defend, indemnify and hold a third party harmless from any/all Losses a third party realizes as a result of or arising out of any claims that arise against the third party because of reliance on this power of attorney.

By these hands witnesseth that I, Deborah L. Iglehart being the Vice President of Nationwide Advantage Mortgage Company, am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Service on this 30th day of October, 2018.

Nationwide Advantage Mortgage Company

Deborah L. Iglehart [By]
Deborah L. Iglehart [Printed]
Vice President [Title]

Stephanie J. Beckett [WITNESS] 10-30-18 [DATE]
Stephanie J. Beckett [Printed]
Rejia Venabovic [WITNESS] 10-30-18 [DATE]
Rejia Venabovic [Printed]

On this 30th day of October in the year 2018 before me, the undersigned, personally appeared Deborah L. Iglehart, Vice President 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, and that such individual(s) made such appearance before the undersigned in the County of Polk, State of Iowa.

WITNESS my hand and official seal.

NOTARY STAMP GOES HERE

[Signature]
NOTARY PUBLIC [name goes here]

My commission expires: 3/29/2021

