

Recorded: 10/30/2025 at 1:56:59.0 PM
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2025 PG: 2921

Prepared by
Catherine Alfaro
When recorded return to:
Select Portfolio Servicing, Inc.
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

E 3541099 B 8321 P 307-309
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
8/22/2023 11:20 AM
FEE 40.00 Pgs: 3
DEP MEC REC'D FOR SELECT
PORTFOLIO SERVICING INC

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made in connection with that certain Servicing Agreement by and between Forethought Life Insurance Company (the "Owner") located at 7 World Trade Center, 47th Floor 250 Greenwich Street, New York, NY 10007, The Palisades Group, LLC (the "Manager"), and Select Portfolio Servicing, Inc. (the "Servicer") located at 3217 S. Decker Lake Dr. Salt Lake City, UT 84119 dated as of September 1, 2015 (the "Servicing Agreement") and issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Mortgage Loans") owned by the Owner. These Mortgage Loans are secured by collateral comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Capitalized terms used but not defined herein shall have the meaning ascribed to them in the Servicing Agreement.

Owner hereby makes, constitutes and appoints Servicer for Owner's benefit and in Owner's name, place, and stead, Owner'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. Such powers shall be limited to executing the following documents:

1. Mortgage/trust deed assignment;
2. Substitution of trustee;
3. Deeds of conveyance (including, without limitation, warranty deeds, grant deeds and quitclaim deeds);
4. Trust deed reconveyance and mortgage release documents;
5. Partial releases;
6. Affidavits (including, without limitation, lost note affidavits, military affidavits and affidavits of indebtedness);
7. HUD-1 settlement statements;
8. Endorsement and deposit of checks, drafts and other negotiable instruments;
9. Contracts/purchase agreements for sale of real estate; and
10. All other normal and customary documents and acts related to the servicing and foreclosure of mortgage loans, eviction actions, and/or sale of real estate.

This appointment shall not be assigned to any third party by Servicer without the written prior consent of Owners and this Limited Power of Attorney shall survive until and unless an instrument of revocation has been made in writing by the undersigned or the Agreement has been terminated.

Nothing herein shall give any attorney-in-fact the rights or powers to negotiate or settle any suit, counterclaim or action against Owner. If the Servicer receives any notice of suit, litigation or proceeding in the name of the Owner, then the Servicer shall forward a copy of same to the Owner within a reasonable period of time.

Owner will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and 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 a copy of this Limited Power of Attorney to the same extent as an original or a certified copy of an original, 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 Owner from acting on its behalf as the Owner of the mortgage loans and Real 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.

IN WITNESS WHEREOF, Forethought Life Insurance Company as Owner has caused these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 19 day of July, 2023.

Forethought Life Insurance Company

Valeri
Witness: Gaila Karmuk

By: AA
Name: Andrew Sowa
Title: Director

Sophia
Witness: Jun Zhang

CORPORATE ACKNOWLEDGEMENT

STATE OF New York

COUNTY OF New York

On the 19 day of July, in the year 2023, before me, the undersigned, personally appeared Andrew Sowa, the Director of Forethought Life Insurance Company, personally known to me 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: Elizabeth Wagner
Name: Elizabeth Wagner
Notary Public
My commission expires: April 23, 2024

Elizabeth Wagner
NOTARY PUBLIC, STATE OF NEW YORK
Registration No. 01WA6260169
Qualified in Kings County
Commission Expires April 23, 2024

