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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

Prepared By: Mark L. Smith, POB 230, Winterset, IA 50273

Telephone No.: 515-462-3731

✓ Return To: Mark L. Smith, POB 230, Winterset, IA 50273

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**AFFIDAVIT CONCERNING
ETHIC, F/K/A ADMIRALS BANK, FKA DOMESTIC BANK APPOINTING HOME
LOAN INVESTMENT BANK, FSB AS ITS ATTORNEY- IN-FACT**

STATE OF IOWA

:

:SS

COUNTY OF MADISON

:

I, Mark L. Smith, a practicing attorney in Winterset, Madison County, Iowa, has received from Home Loan Investment Bank, FSB, a true and correct copy of the original Irrevocable Limited Power of Attorney granting Home Loan Investment Bank, FSB the authority to act on behalf of Ethic (FKA Admirals Bank FKA Domestic Bank). This Affidavit is being given to clear any cloud of title that may have been on the following described real estate:

**Lot Four (4), Birchwood Estates Plat No. 3, an Addition to the City of Winterset,
Madison County, Iowa.**

The Limited Power of Attorney is attached hereto and incorporated by this reference.



Mark L. Smith

Subscribed and sworn to before me by the said Mark L. Smith on this 6th day of December, 2021.



Kristina Brockmeyer
Notary Public in and for the State of Iowa

IRREVOCABLE LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that **ETHIC (FKA ADMIRALS BANK FKA DOMESTIC BANK)** (hereinafter "Prior Servicer"), in connection with the assignment of certain mortgages and UCC filings and/or loans and certain security interests and liens pertaining to the "Loans" as defined on Exhibit A attached hereto, has made, constituted and appointed, and by these presents hereby makes, constitutes and appoints, **HOME LOAN INVESTMENT BANK, FSB** (hereinafter "New Servicer") pursuant to that Servicing Rights Transfer Agreement effective as of July 21, 2020, between Prior Servicer and New Servicer (the "Transfer Agreement", its true and lawful Attorney In Fact for and in its name, place and stead, to act:

To endorse, assign, transfer, file and record assignments and discharges to, and subordinations of, the Mortgages and other liens securing or relating to the Loans.

To endorse and negotiate checks and payments made payable to either of the Prior Servicer that represent payments on Loans acquired by the New Servicer from the Prior Servicer under the Transfer Agreement.

Every bank or other financial institution, insurance company, transfer agent, corporation, State, city, municipal agency or other person, firm, entity or court of competent jurisdiction to which this Power of Attorney or a photocopy hereof is presented is authorized to receive, honor and give effect to all instruments signed pursuant to the foregoing authority without inquiring into the circumstances of their issuance or the disposition of the property delivered pursuant thereto. All acts done hereunder by New Servicer shall be valid and enforceable in favor of anyone who relies on this Power of Attorney and shall be binding upon all successors and assigns of the undersigned. The Power of Attorney is coupled with New Servicer's interest in the Transfer Agreement of the Loans in which it acquires an interest pursuant to such Transfer Agreement, and is irrevocable notwithstanding any reason whatsoever, including without limitation Prior Servicer's dissolution, merger, consolidation or any other change.

IN WITNESS HEREOF, this Power of Attorney has been duly executed on this 9th day of SEPTEMBER, 2020

ETHIC

BY: 

NAME: DIMITRI J. NIONAKIS

TITLE: VP, COO & CLO

SWORN TO ME AND SUBSCRIBED before me on this 9th day of September, 2020.

Witness my hand and seal.



Notary Public in and for the State of Rhode Island

Correen Ranallo
Notary Public ID #53848
State of Rhode Island
My Commission Expires 8/30/2024