

BK: 2022 PG: 690
Recorded: 3/8/2022 at 12:30:02.0 PM
Pages 4
County Recording Fee: \$22.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$25.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

PREPARED BY:

Tami Esteban
Covius Settlement Services, LLC
1044 Main Street, Suite 600
Kansas City, MO 64105
816-221-0881

TITLE OF DOCUMENT: LIMITED POWER OF ATTORNEY

DATE OF DOCUMENT: MARCH 25, 2020

GRANTOR: FREEDOM MORTGAGE CORPORATION

GRANTOR'S ADDRESS: PO BOX 489, MOUNT LAUREL, NJ 08054

GRANTEE: COVIUS MORTGAGE SOLUTIONS, LLC

GRANTEE'S ADDRESS: 5215 N. O'CONNOR BLVD 11th FLOOR, IRVING, TX 75039

File No. 520-609084

LIMITED POWER OF ATTORNEY

Freedom Mortgage Corporation ("Servicer") hereby constitutes and appoints Covius Mortgage Solutions, LLC, a Delaware limited liability company having its principal office located at 5215 N. O'Connor Blvd, 11th Floor, Irving, TX, 75039 (the "Company"), as its true and lawful attorney-in-fact, by and through the officers appointed by the Sole Member of the Company set forth on Exhibit "A" attached hereto, in its name, place and stead, and for its benefit, necessary and incidental to the powers granted herein in connection with that certain Agreement for Services dated August 28, 2015 and Statement of Work - Real Estate Owned Services dated December 1, 2016 (collectively, the "Agreement"). This Limited Power of Attorney is provided to Company for the sole purpose of executing or acknowledging any of the following documents or instruments that have been approved by Servicer in connection with the management, sale or closing of any sale of residential real property owned by Servicer:

1. Purchase and Sale Agreements/Contracts;
2. Settlement Statements and Closing Disclosures;
3. Contract Addenda;
4. Contract Cancellations;
5. Closing Extensions;
6. Listing Agreements; and
7. Any other documents or instruments that are customarily and reasonably necessary and appropriate for the management, sale and closing of any sale of residential real property owned by Servicer.

Servicer gives to said Company as its attorney-in-fact full power and authority to do and perform the acts set forth in the foregoing paragraph and carry into effect the powers granted by or under this Limited Power of Attorney as fully as Servicer might or could do, with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and Servicer hereby ratifies and confirms all that Company shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This Limited Power of Attorney shall be effective from the date of execution hereof and shall remain in full force and effect until such time as Servicer revokes it upon notice to Company in writing. The revocation of this Limited Power of Attorney may be in whole or in part. Any such revocation shall not affect the validity of a transaction initiated, but not completed, prior to such revocation. Servicer shall have the right to limit the signing authority granted by this Limited Power of Attorney or may revoke signing authority from any officer of the Company for any reason. Company shall notify Servicer within three (3) business days of any changes in the titles and/or employment status of any Company officers listed in Exhibit "A" herein. If an officer of Company is no longer employed by Company, such person's or persons' powers under this Limited Power of Attorney shall be automatically revoked.

By exercise of this Limited Power of Attorney, and subject to any limitations set forth in the Agreement, Company shall indemnify and hold harmless Servicer from and against any and all claims, demands, suits, penalties or actions, and from and against any and all attendant losses, costs and expenses for any claims against, or losses or liability of, Servicer for any cause arising out of, or resulting from, the negligence, intentional misconduct, or default of Company in the performance of any obligations or responsibilities delegated to Company under this Limited Power of Attorney.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

IN WITNESS WHEREOF, this Limited Power of Attorney is duly executed this 25th day of March, 2020.

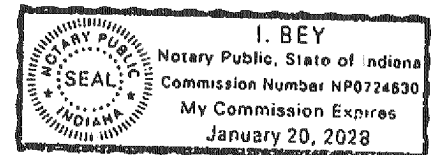
IN PRESENCE OF:

By: [Signature]
Name: Jared Huffman
Title: Vice President

State of Indiana)
)
County of Hamilton)

This Limited Power of Attorney was acknowledged before me on the 25 day of March, 2020, by Jared Huffman as Vice President of Freedom Mortgage Corporation.

[Signature]
Notary Public



(Official Stamp)

EXHIBIT "A"

The following employees listed below from the Company, are authorized to exercise the powers granted to Company pursuant to this Limited Power of Attorney for all documents and instruments except Deeds.

Christopher Link – SVP of Asset and Default Management
Kristina Krutchik – VP of Account Management
Misty Pigg – Operations Manager
Jason Houle – Asset Manager
Laura Stang – Asset Manager
Corb Modene – Asset Manager

The following employees listed below from the Company, are authorized to exercise the powers granted to Company pursuant to this Limited Power of Attorney for all documents and instruments including Deeds.

Pam Richee – Closing Specialist Supervisor
Jenn Reagan – Closing Specialist