

BK: 2024 PG: 1149
Recorded: 5/29/2024 at 8:39:56.0 AM
Pages 3
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

Prepared by Michael K Thibodeau, Iowa Finance Authority, 1963 Bell Avenue, Suite 200, Des Moines, IA 50315, (515)452-0436

WHEN RECORDED RETURN TO Michael K Thibodeau, Iowa Finance Authority, 1963 Bell Avenue, Suite 200, Des Moines, IA 50315

AFFIDAVIT OF AUTHORITY
In Re: Authority of Idaho Housing and Finance Association to Act on
behalf of Iowa Finance Authority

STATE OF IOWA, COUNTY OF POLK, ss:

I, Deborah V. Durham, being first duly sworn on oath depose and state.

1. I am the Executive Director of the Iowa Finance Authority (the "Authority"), a public agency and instrumentality of the State of Iowa.


2 I have personal knowledge of the Master Mortgage Pooling and Servicing Agreement dated as of January 1, 2014, by and between the Authority and Idaho Housing and Finance Association, aka HomeLoanServ, (the "Servicer") (the "Original Agreement"), as amended by a First Amendment to Master Mortgage Pooling and Servicing Agreement dated as of December 31, 2015 (the "First Amendment"), a Second Amendment to Master Mortgage Pooling and Servicing Agreement dated as of December 31, 2016 (the "Second Amendment"), a Third Amendment to Master Mortgage Pooling and Servicing Agreement dated as of December 31, 2017 (the "Third Amendment"), a Fourth Amendment to Master Mortgage Pooling and Servicing Agreement dated as of August 1, 2019 (the "Fourth Amendment"), and a Fifth Amendment to Master Mortgage Pooling and Servicing Agreement dated as of December 1, 2020 (the "Fifth Amendment") (the Original Agreement, the First Amendment, the Second Amendment, the Third Amendment, the Fourth Amendment, and the Fifth Amendment shall be collectively referred to as the "Agreement").

3 Section 7.01 on Page 19 of the Agreement, which is attached hereto as Exhibit A, states as follows:

Without limiting the generality of the foregoing, the Servicer shall, and is hereby authorized and empowered by the Authority to execute and deliver, in its own name, on behalf of itself, with respect to the Qualified Mortgage Loans and with respect to the properties subject to the Mortgages securing such mortgage loans, any and all instruments, documents, and writings necessary or desirable to file all claims and initiate all proceedings, by foreclosure or otherwise, necessary or appropriate to realize upon the insurance policies and property securing any such Mortgage Loan or in satisfaction, cancellation or in part or full release or discharge of such Mortgage Loans.

4 The Servicer has the authority to take the actions stated in Section 7 01 on Page 19 of the Agreement on behalf of the Authority if the mortgage is for a single family residence and secures credit in an amount of not more than Twenty-Five Thousand and 00/100 Dollars (\$25,000.00)

Dated this 27th day of April, 2023, at, Polk County, Iowa


Deborah V Durham, Executive Director
Iowa Finance Authority

STATE OF IOWA)
)
COUNTY OF POLK)

On this 27th day of April, 2023, in front of the undersigned notary public, in and for the State of Iowa, personally appeared Deborah V Durham, the Executive Director of the Iowa Finance Authority, a public agency and instrumentality of the State of Iowa, and that Deborah V. Durham, as the Executive Director, acknowledged the execution of said instrument to be the voluntary act of her and the agency and instrumentality


Signature of Notary Public

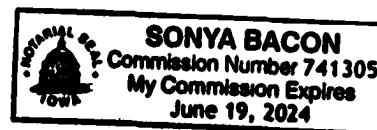


EXHIBIT A

(b) On each Fannie Mae Certificate Delivery Date, the Servicer shall issue the Fannie Mae Certificate and deliver to the Trustee or such other party as may be directed by the Authority copies of the appropriately completed Fannie Mae Forms 2005 and 2014 with respect to the related Pool.

(c) Simultaneous with the issuance and delivery by the Servicer of the Fannie Mae Certificate(s) and the other documents required to be delivered pursuant to Section 6.03(b) above, the Authority shall pay or cause to be paid to the Servicer the Fannie Mae Certificate Price, calculated as follows: (i) the Fannie Mae Certificates representing Mortgage Loans to mortgagors not receiving Entry Cost Assistance will be sold to the Authority at a price of 100% of the principal amount thereof (A) plus accrued interest, and (B) plus the applicable Servicing Release Premium, calculated pursuant to Section 3.04(a) hereof, and (ii) the Fannie Mae certificates representing Mortgage Loans to mortgagors receiving Entry Cost Assistance will be sold to the Authority at a price of 100% of the principal amount thereof (A) plus accrued interest, (B) plus the applicable Servicing Release Premium, calculated pursuant to Section 3.04(a) hereof, and (C) plus the Assistance Amount.

ARTICLE VII SERVICING DUTIES OF THE SERVICER

Section 7.01. Loan Servicing Guidelines and Servicing Fee. The Servicer shall service the Qualified Mortgage Loans and shall have full power and authority, acting alone, to do any and all things in connection with such servicing that it may deem necessary or desirable and shall exercise at least the same degree of care that it exercises with respect to the servicing of mortgage loans for its own account. In servicing the Qualified Mortgage Loans, the Servicer shall conform to at least the minimum requirements established by either FHA in the case of FHA- insured Mortgage Loans, VA in the case of VA-guaranteed Mortgage Loans, RHS in the case of RHS Mortgage Loans, HUD in the case of HUD guaranteed Mortgage Loans or Fannie Mae, Freddie Mac and the applicable PMI Insurer in the case of Conventional Mortgage Loans, and to the requirements of the GNMA Guide, the Freddie Mac Guides and the Fannie Mae Guides. Without limiting the generality of the foregoing, the Servicer shall, and is hereby authorized and empowered by the Authority to execute and deliver, in its own name, on behalf of itself, with respect to the Qualified Mortgage Loans and with respect to the properties subject to the Mortgages securing such mortgage loans, any and all instruments, documents, and writings necessary or desirable to file all claims and initiate all proceedings, by foreclosure or otherwise, necessary or appropriate to realize upon the insurance policies and property securing any such Mortgage Loan or in satisfaction, cancellation or in part or full release or discharge of such Mortgage Loans.

Without limiting the generality of the foregoing paragraph, the Servicer shall service the Qualified Mortgage Loans in accordance with the servicing standards required for Mortgage Loans insured by FHA or guaranteed by VA, HUD or RHS and as required by GNMA, Freddie Mac and Fannie Mae. In addition, the Servicer shall provide to the Authority, FHA, VA, RHS, HUD, GNMA, Freddie Mac and Fannie Mae any and all notices required as a condition of the payment of all benefits and such reports regarding servicing, including reports of delinquencies as may be required.