

BK: 2026 PG: 2958
Recorded: 10/2/2026 at 12:17:17.0 PM
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

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:
Freedom Mortgage Corporation
11988 Exit 5 Parkway, Building 4
Fishers, IN 46037-7939
Attn: Doc Management Intake Center

This Document Was Prepared By:

Wade W. Hinkle
Freedom Mortgage Corporation
11988 Exit 5 Parkway, Building 4
Fishers, IN 46037-7939
PHONE: 412-329-7500

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. Deeds Conveying Real Property;
3. Settlement Statements and Closing Disclosures;
4. Contract Addenda;
5. Contract Cancellations;
6. Closing Extensions;
7. Listing Agreements; and
8. 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.

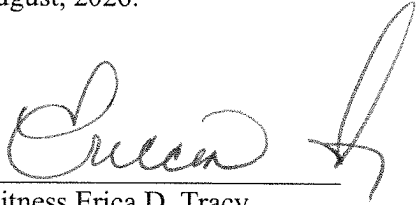
Servicer gives to said Company as its attorney-in-fact full power and authority to do and perform the acts set forth in the foregoing paragraph and carry into effect the powers granted by or under this Limited Power of Attorney as fully as Servicer might or could do, with the same validity as if all 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.

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 August, 2026.

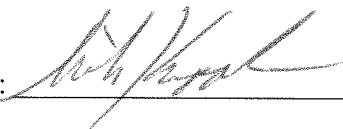


Witness Erica D. Tracy



Witness John Mlynarik

Freedom Mortgage Corporation:

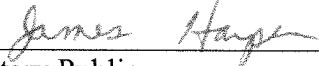
By: 

Name: Michael Knaack

Title: FCL Supervisor

On August 25, 2026, before me, the undersigned Notary Public, personally appeared Michael Knaack, a FCL Supervisor of Freedom Mortgage Corporation, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he or she executed the same in his or her authorized capacity, and that by his or her signature on the instrument the entity, on behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Notary Public

[Notarial stamp/Seal]

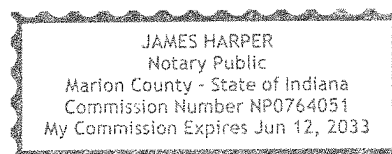


EXHIBIT "A"

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

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Christopher Link – SVP of Asset and Default Management
Kristina Krutchik – VP of Account Management
Misty Pigg – Operations Manager
Jenn Reagan – Closing and Contracts Supervisor