



Document 2018 3063

Book 2018 Page 3063 Type 06 008 Pages 5
Date 9/21/2018 Time 10:14:03AM
Rec Amt \$37.00

INDX
ANNO
SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

POWER OF ATTORNEY

Recorder's Cover Sheet

Preparer Information: Matthew D. Kern, 4201 Westown Pkwy - Ste 250, W. Des Moines, IA 50266 (515) 283-1801 (735RTE)

Taxpayer Information: Larry D. Rutherford, 1881 313th St., LORIMOR, IA 50149

✓ **Return Document To:** Larry D. Rutherford, 1881 313th St., LORIMOR, IA 50149

Grantors:

Embrace Homes Loans, Inc.

Grantees:

LoanCare, LLC

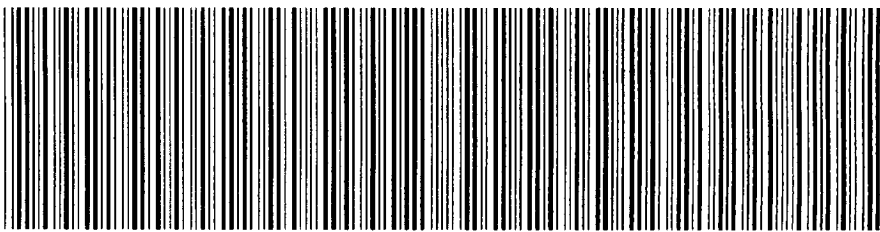
Legal Description:

Parcel "A" located in the Northeast Quarter (1/4) of the Northeast Quarter (1/4) of Section Twenty-one (21), Township Seventy-four (74) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa, containing 8.52 acres, as shown in Plat of Survey filed in Book 2006, Page 3757 on September 12, 2006, in the Office of the Recorder of Madison County, Iowa

Document or instrument number of previously recorded documents:

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.



2015101501437001001EE5D9

RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 3

Document ID: 2015101501437001

Document Date: 10-08-2014

Preparation Date: 10-15-2015

Document Type: POWER OF ATTORNEY

Document Page Count: 2

PRESENTER:

SERVICELINK - LOAN MOD
3220 EL CAMINO REAL
IRVINE, CA 92602

RETURN TO:

SERVICELINK - LOAN MOD
3220 EL CAMINO REAL
IRVINE, CA 92602

Borough

Block Lot

**PROPERTY DATA
Unit Address**

Property Type:

CROSS REFERENCE DATA

CRFN _____ or DocumentID _____ or _____ Year _____ Reel _____ Page _____ or File Number _____

PARTIES

PARTY ONE:

EMBRACE HOME LOANS INC
25 ENTERPRISE CENTER
NEWPORT, RI 02842

PARTY TWO:

LOANCARE LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

FEES AND TAXES

Mortgage :

Mortgage Amount: \$ 0.00

Taxable Mortgage Amount: \$ 0.00

Exemption:

TAXES: County (Basic): \$ 0.00

City (Additional): \$ 0.00

Spec (Additional): \$ 0.00

TASP: \$ 0.00

0.00

0.00

Additional MRL: \$ 0.00

TOTAL: \$ 0.00

Recording Fee: \$ 47.00

Affidavit Fee: \$ 0.00

Filing Fee:

\$ 0.00

NYC Real Property Transfer Tax:

\$ 0.00

NYS Real Estate Transfer Tax:

\$ 0.00

**RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE**

CITY OF NEW YORK

Recorded/Filed 10-20-2015 09:57

City Register File No.(CRFN):

2015000373566



Gannett McMill

City Register Official Signature

Requested By and
When Recorded Return To:
Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602
(800) 323-0165

Limited Power of Attorney

150151814

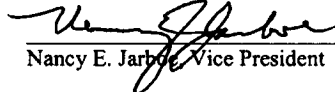
Whereas, it is in the best interests of Embrace Home Loans, Inc. ("Lender/Servicer") 25 Enterprise Center, Newport, RI 02842 to authorize, and Lender/Servicer does hereby authorize, LoanCare, LLC ("Subservicer") 3637 Sentara Way, Virginia Beach, VA 23452 to act on behalf of Lender/Servicer for the sole purposes of executing loan documents with respect to any mortgage loan serviced by Subservicer pursuant to the Subservicing Agreement dated February 1, 2010 and any subsequent Subservicing Agreements between Subservicer and Lender/Servicer, and all exhibits and schedules to such Agreements, as any of them may be from time to time amended, restated, modified or supplemented through executed amendments, SOWs or addenda and to:

- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Servicer, (c) Affidavits of Non-Military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of Lender/Servicer as a required part of the claims process;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Servicer in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Servicer on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Servicer is the current promissory note-holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Servicer that are received by Subservicer as agent for payment on any such mortgage loan;
- 7) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Servicer with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary, and/or (b) non-officers who have been duly designated by Subservicer as having signing authority. Lender/Servicer shall have the right to limit such signing authority or may revoke signing authority from any officer or other authorized non-officer for any reason. Lender/Servicer hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein and hereby agrees that this Limited Power of Attorney shall control and take precedent over any previous corporate resolutions giving authority to Subservicer in performance of its duties. Lender/Servicer agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party learns of the revocation. Lender/Servicer shall forever defend, indemnify and hold a

third party harmless from any/all Losses a third party realizes as a result of or arising out of any claims that arise against the third party because of reliance on this power of attorney.

By these hands witnesseth that I, Nancy E. Jarboe, being the Vice President of Embrace Home Loans, Inc., am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Servicer on this 8th day of October, 2014.

 [SEAL]
Nancy E. Jarboe, Vice President

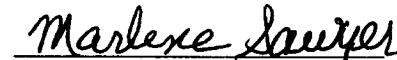
 [WITNESS] 10-8-14 [DATE]
Gina Cabecenas

 [WITNESS] 10-8-14 [DATE]
Beth Murphy

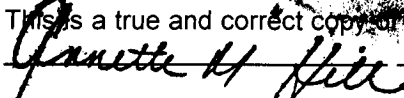
On this 8th day of October in the year 2014, before me, the undersigned, personally appeared Nancy E. Jarboe, Vice President of Embrace Home Loans, Inc., personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the County of Newport, State of Rhode Island.

WITNESS my hand and official seal.

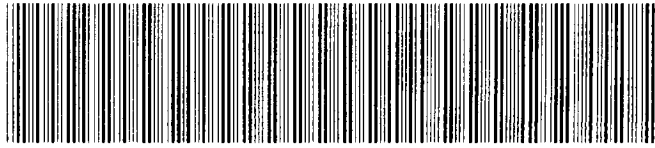
NOTARY STAMP GOES HERE


NOTARY PUBLIC Marlene Sawyer
My commission expires: 6/3/18



This is a true and correct copy of the original document recorded in the Office of the City Register of New York as attested by  on the 27th day of July, 2018 (not valid unless signed and dated)

The City of New York
Office of the City Register
Customer Document
Print Summary



2018072700000065000QA32F



ALEXANDRA

Total Amount Due: \$12.00

NYCServ Payment: \$0.00

Balance: \$12.00

Date Of Request: 7/27/2018 9:11 AM

Total Pages: 3

Order Printed: N

Service: PickUp



12.00

Order Details:

Document ID	Doc. Type	Copies	Certified	Pages	Amount
2015101501437001	POWER OF ATTORNEY	1	Y	3	\$12.00