



Document 2019 212

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INDX

ANNO

SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

✓ Prepared by and return to: Zorica Ilic Burch, 4201 Westown Pkwy - Ste 250, W. Des Moines, Iowa 50266 (515) 283-1801 (ZIB53511)

AFFIDAVIT

STATE OF IOWA)
) ss:
COUNTY OF POLK)

Re: A tract of land located in the Southeast Quarter (1/4) of the Northwest Quarter (1/4) of Section Twenty-four (24), Township Seventy-five (75) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, more particularly described as follows, to-wit: Beginning at a point made by the intersection of the extension of the South side of Main Street in the Town of St. Charles, Iowa, and the West line of the Southeast Quarter (1/4) of the Northwest Quarter (1/4) of said Section Twenty-four (24), thence running East to the Right of Way of the Chicago, Burlington & Quincy Railway Company, thence in a Southwesterly direction along said Right of Way to the West line of said Southeast Quarter (1/4) of the Northwest Quarter (1/4) of said Section Twenty-four (24), thence North to the place of beginning.

I, Zorica Ilic Burch, having been first duly sworn upon oath, depose and state that I am an attorney licensed to practice law in the State of Iowa; I further depose and state a true and correct copy of the original Limited Power of Attorney wherein Citibank, N.A., as Trustee pursuant to which Wachovia Loan Trust 2005-SD1 Asset-Backed Certificates, Series 2005-SD1 are issued appoints Wells Fargo Bank, N.A. as its Attorney-in-Fact is attached to this affidavit and incorporated herein by reference; I further depose and state that the original executed Power of Attorney cannot be located at this time despite diligent effort.

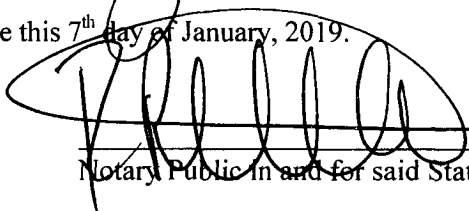
I give this Affidavit to clear any cloud on title to the real estate described above which the misplacement of the original Limited Power of Attorney may have created.

DATED this 7th day of January, 2019.


Zorica Ilic Burch

SUBSCRIBED AND SWORN to before me this 7th day of January, 2019.




Notary Public in and for said State

After Recording Please Return to:
Premiere Asset Services
Attn: China Lem/Suzie Brown
1 Home Campus
MAC X2301-049
Des Moines, IA 50328

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, Citibank, N.A., a national banking association and having an office for the conduct of business in New York, New York, solely in its capacity as trustee (in such capacity the "Trustee") under the Pooling and Servicing Agreement dated as of March 31, 2005 entered into between RESIDENTIAL ASSET FUNDING CORPORATION as depositor (the "Depositor"), WACHOVIA BANK, NATIONAL ASSOCIATION, as seller (in such capacity, the "Seller"), HOMEQ SERVICING CORPORATION, as servicer (the "Servicer"), WACHOVIA BANK, NATIONAL ASSOCIATION, as certificate administrator (in such capacity, the "Certificate Administrator") and CITIBANK N.A., as trustee (the "Pooling Agreement") pursuant to which Wachovia Loan Trust 2005-SD1 Asset-Backed Certificates, Series 2005-SD1 are issued and not in its individual corporate capacity, hereby constitutes and appoints Wells Fargo Bank, N.A., as its true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (viii) below relating to certain mortgage loans (the "Loans") owned by the undersigned, as Trustee, as serviced by Wells Fargo Bank, N.A., as the Servicer under the Pooling Agreement. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt, Co-ops and other forms of Security Instruments (collectively the "Security Instruments") and the notes secured thereby (the "Notes").

- i. The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned, as Trustee,
- ii. The Extension and/or Renewal of Financing Statements in the name of the undersigned, as Trustee,
- iii. The Satisfaction, Assignment and/or Release of Security Instruments and/or Financing Statements in the name of the undersigned, as Trustee, or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- iv. The Modification and/or Partial Release of Security Instruments, including the subordination of a Security Instrument to an easement in favor of an entity with powers of eminent domain.
- v. The Assumption of Security Instruments and the Notes secured thereby,
- vi. The right to collect, accelerate, initiate suit on and/or foreclose all Loans, and
- vii. The right to manage, sell, convey or transfer the real and/or personal property specified in the Security Instruments.
- viii. The endorsement of loss payable drafts or other checks that are necessary to effectuate proper servicing of the loan or repairs to the real property encumbered by the Security Instrument.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. The undersigned also gives to said attorney-in-fact full power and authority to appoint by subsequent power of attorney a subservicer (a "Subservicer") to act in its stead so long as the Trustee is given prior notice of such appointment. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

This limited power of attorney has been executed and is effective as of this 24th day of December 2012 and the same and any subsequent limited power of attorney given to any Subservicer shall terminate on the date that is the earlier of (i) one year from the date hereof and (ii) the occurrence of any of the following events or until revoked in writing by the undersigned provided, that so long as none of the following events below have occurred or continuing, the Trustee shall execute and deliver a replacement power of attorney:

- i. the suspension or termination of Wells Fargo Bank, N.A. as the Servicer with respect to the Loans serviced under the Pooling Agreement,
- ii. the transfer of servicing from Wells Fargo Bank, N.A. to another Servicer with respect to the Loans serviced under the Pooling Agreement,
- iii. the appointment of a receiver or conservator with respect to the business of the attorney-in-fact or Wells Fargo Bank, N.A., or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by the attorney-in-fact, Wells Fargo Bank, N.A., or any of their creditors.

Notwithstanding the foregoing, the power and the authority given to said attorney-in-fact or any Subservicer under this Limited Power of Attorney shall be revoked with respect to a particular Pooling Agreement and the Loans subject thereto upon the occurrence of:

- i. the suspension or termination of Wells Fargo Bank, N.A. as the Servicer under such Pooling Agreement; or
- ii. the transfer of servicing under such Pooling Agreement from Wells Fargo Bank, N.A. to another Servicer.

Nothing contained herein shall be deemed to amend or modify the related Pooling Agreements or the respective rights, duties or obligations of the Trustee or Wells Fargo Bank, N.A. thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder. If this limited power of attorney is revoked or terminated for any reason whatsoever, a limited power of attorney given by the Servicer to any Subservicer shall be deemed to be revoked or terminated at the same time.

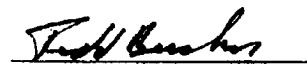
This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to Wells Fargo Bank, N.A. for the Loans, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.

Wells Fargo Bank, N.A.
as Servicer



Name: **Heather Clark**
Title: **Assistant Vice President**

Witness:



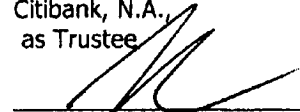
Todd Buckus
Designated Signer

Witness:



Kathryn Curtis
Designated Signer

Citibank, N.A.
as Trustee



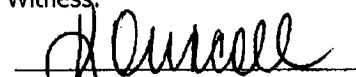
Name: John Hannon
Title: Vice President

Witness:



Name: Jennifer McCourt
Title: Vice President

Witness:

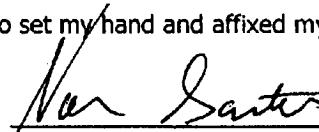


Name: Kristen Driscoll
Title: Vice President

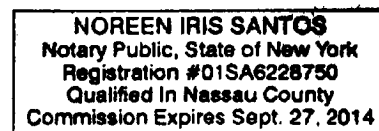
STATE OF NEW YORK)
)
COUNTY OF NEW YORK) SS

On December 24, 2012 before me, a Notary Public in and for said State, personally appeared John Hannon, known to me to be a Vice President of Citibank, N.A., a national banking association that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such national banking association and acknowledged to me that such national banking association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

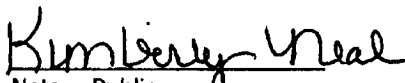

Notary Public

STATE OF Maryland)
) SS
COUNTY OF Frederick



On 1-8-2013, before me, a Notary Public in and for said State, personally appeared Heather Clark, known to me to be a ASST. VP of Wells Fargo Bank, N.A. that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such corporation and acknowledged to me that such national banking association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.


Notary Public

