Recorded: 6/14/2024 at 1:12:44.0 PM
County Recording Fee: $32.00
Iowa E-Filing Fee: $3.00
Combined Fee: $35.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2024 PG: 1328

IOWA

COUNTY OF **DELAWARE**

WH3 DTD 11-01-2023 DCC

LOAN NUMBER: 0032445744

RECORDING REQUESTED BY: **FIRST AMERICAN MORTGAGE SOLUTIONS, TODD SLEIGHT 208-552-8329 1795 INTERNATIONAL WAY IDAHO FALLS ID 83402**

PREPARED BY: **FIRST AMERICAN MORTGAGE SOLUTIONS, TODD SLEIGHT 208-552-8329 1795 INTERNATIONAL WAY IDAHO FALLS ID 83402**

WHEN RECORDED MAIL TO: **FIRST AMERICAN MORTGAGE SOLUTIONS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402, IDAHO FALLS, ID 83402**, PH. **208-552-7895**

LIMITED POWER OF ATTORNEY

DATE OF DOCUMENT: **NOVEMBER 01, 2023**

GRANTOR: **COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF BRAVO RESIDENTIAL FUNDING TRUST 2023-RPL1**

GRANTOR ADDRESS: **C/O 3217 S. DECKER LAKE DR., SALT LAKE CITY, UT 84119**

GRANTEE: **SELECT PORTFOLIO SERVICING, INC.**

GRANTEE ADDRESS: **3217 S. DECKER LAKE DR., SALT LAKE CITY, UT 84119**

Expiration Date: N/A
Electronic

DePrepared by
Catherine Alfaro
When recorded return to:
Select Portfolio Servicing, Inc.
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

WH3 DTD 11-01-2023

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Computershare Delaware Trust Company, a trust company organized and existing under the laws of Delaware and having an office at 919 North Market Street, Suite 1600, Wilmington, Delaware 19801, not in its individual capacity but solely as Owner Trustee ("**Owner Trustee**") of **BRAVO Residential Funding Trust 2023-RPL1** ("**Issuer**"), hereby constitutes and appoints Select Portfolio Servicing, Inc. (the "**Servicer**"), having an office at 3217 S. Decker Lake Dr. Salt Lake City, UT 84119 and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of the Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (12) below; **provided, however, that** (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Securitization Servicing Agreement, dated September 27, 2023 (the "**SPS Servicing Agreement**"), among the Issuer, the Servicer, the Indenture Trustee and the Depositor, (b) all actions taken by the Servicer pursuant to this Limited Power of Attorney must be in accordance with Federal, State and local laws and procedures, as applicable and (c) no power is granted hereunder to take any action that would be either adverse to the interests of or be in the name of Computershare Delaware Trust Company in its individual capacity. This Limited Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "**Loans**") held by the Owner Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of security instruments (collectively the "**Security Instruments**") encumbering any and all real and personal property delineated therein (the "**Property**") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Owner Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort,

contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.

2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Owner Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Owner Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.

3. Transact business of any kind regarding the Loans, as the Owner Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.

4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers ("**Borrowers**") and/or the Property ("**Property**") associated with each of the Loans, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, lien releases and other documents necessary to effectuate the short sale of a property secured by a Mortgage or Deed of Trust, a deed-in-lieu of foreclosure or related documents to facilitate the acceptance of a deed-in-lieu of foreclosure, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Owner Trustee.

5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.

7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of the Issuer as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.

8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.

9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("**REO Property**").

10. Execute and deliver any documentation with respect to the sale, maintenance, preservation, renovation, repair, demolition or other disposition, of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. Execute and deliver Limited Powers of Attorney in order to further delegate the authority granted under this Limited Power of Attorney for the purpose of effectuating the Servicer's duties and responsibilities under the SPS Servicing Agreement.

12. To execute, record, file and/or deliver any and all documents of any kind for the purpose of fulfilling any servicing duties, including but not limited to those listed in subparagraphs (1) through (11), above, where the Issuer's (or the Owner Trustee's on behalf of the Issuer) interest is designated.

The Owner Trustee (on behalf of the Issuer) also grants the Servicer the full power and authority to correct minor ambiguities and errors in documents necessary to effect items (1) through (12) above.

In addition to the indemnification provisions set forth in the applicable servicing agreement for the Issuer, the Servicer hereby agrees to indemnify and hold the Owner Trustee (individually and in its capacity as such), and its directors, officers, employees and agents harmless from and against any and all claims, liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever (including legal fees and expenses and fees and expenses incurred in connection with the successful enforcement of indemnification rights) incurred by reason or result of the misuse of this Limited Power of Attorney by the Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Owner Trustee and the Servicer.

It is expressly understood and agreed by the Attorneys and any person relying on this Power of Attorney that (a) the SPS Servicing Agreement and this Power of Attorney is, and any applicable agreement will be, executed and delivered by Computershare Delaware Trust Company, not individually or personally, but solely as Owner Trustee, in the exercise of the powers and authority conferred and vested in it under the Trust Agreement, (b) each of the representations, undertakings and agreements made in the SPS Servicing Agreement or in this Power of Attorney on the part of the Owner Trustee for the Issuer is made and intended not as personal representations, undertakings and agreements by Computershare Delaware Trust Company, but is made and intended for the purpose of binding only and is binding only on, the Issuer, (c) nothing in the SPS Servicing Agreement or herein contained shall be construed as creating any liability on Computershare Delaware Trust Company, individually or personally, to perform any covenant either expressed or implied contained in the SPS Servicing Agreement or herein of the Owner Trustee or the Issuer, all such liability, if any, being expressly waived by the Attorneys and any person relying on this power of attorney and by any person claiming by, through or under the

Attorneys or such person, (d) Computershare Delaware Trust Company has made no and will make no investigation as to the accuracy or completeness of any representations and warranties made in the SPS Servicing Agreement or herein and (e) under no circumstances shall Computershare Delaware Trust Company be personally liable for the payment of any indebtedness, indemnities or expenses of the Owner Trustee or the Issuer or be liable for the performance, breach or failure of any obligation, representation, warranty or covenant made or undertaken by the Owner Trustee or the Issuer under the SPS Servicing Agreement, this Power of Attorney or any other related documents, as to all of which recourse shall be had solely to the assets of the Issuer.

Notwithstanding anything herein to the contrary, this Power of Attorney does not, and is not intended to, and will not be construed to, grant any authority to the Attorneys to (i) expand, increase, incur, or otherwise impose any duties, liabilities or obligations of or on the Owner Trustee, as owner trustee or in its individual capacity, or (ii) provide any guaranty, indemnity or property (except for the Loans or the Property) of the Owner Trustee, as owner trustee, or in its individual capacity, for any reason whatsoever.

This Power of Attorney shall be effective commencing on the date written below and shall remain in full force and effect until the earlier of: (x) such time that the Servicer no longer services the Mortgage Loans, (y) the termination of the related servicing agreement and (z) the earlier revocation of this Power of Attorney by written notice. The Owner Trustee has the unrestricted right unilaterally to revoke this Power of Attorney.

THIS POWER OF ATTORNEY AND ANY CLAIM, CONTROVERSY OR DISPUTE ARISING UNDER OR RELATED TO OR IN CONNECTION WITH THIS POWER OF ATTORNEY AND/OR THE INTERPRETATION AND ENFORCEMENT OF THE RIGHTS AND DUTIES OF THE PARTIES WILL BE GOVERNED BY THE LAWS OF THE STATE OF NEW YORK WITHOUT REGARD TO ANY CONFLICTS OF LAW PRINCIPLES OTHER THAN SECTION 5-1401 OF THE NEW YORK GENERAL OBLIGATIONS LAW.

(Signature page follows)

Witness my hand and seal this 1st day of November, 2023.

NO CORPORATE SEAL

BRAVO Residential Funding Trust 2023-RPL1

By: Computershare Delaware Trust Company, not in its individual capacity, but solely as Owner Trustee

Witness: Michael G. Oller Jr.

By: Rosemary Kennard
Name: Rosemary Kennard
Title: Vice President

Witness: Tracy M. McLamb

CORPORATE ACKNOWLEDGEMENT

STATE OF DELAWARE

COUNTY OF NEW CASTLE

On the 1 day of November, in the year 2023, before me, the undersigned, personally appeared Rosemary Kennard, a Vice President of Computershare Delaware Trust Company, not in its individual capacity, but solely as Owner Trustee of BRAVO Residential Funding Trust 2023-RPL1, personally known to me 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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or person upon behalf of which the individual(s) acted, executed the instrument voluntarily for its stated purpose.

WITNESS my hand and official seal.

Signature:
Name: Molly Ann Breffitt
Notary Public
My commission expires: 07/06/2024

MOLLY ANN BREFFITT
NOTARY PUBLIC
STATE OF DELAWARE
My Commission Expires 07-06-2024