Recorded: 4/2/2025 at 3:49:02.0 PM
County Recording Fee: $17.00
Iowa E-Filing Fee: $3.00
Combined Fee: $20.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2025 PG: 833

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**Prepared by:** Katherine Ayala, U.S. Small Business Administration

**Address/Phone:** 801 R Street, Suite 101, Fresno, CA 93721-2365 • (800)347-0922

**Return to:** E.C.I.A. BUSINESS GROWTH, INC.

**Address:** 7600 Commerce Park, Dubuque, IA 52002

**SBA Loan Name:** KRAMER FUNERAL HOME, INC.

**SBA Loan Number:** 5568275008

# Limited Power of Attorney to Prepare & Execute Lien Release Instruments

E.C.I.A. BUSINESS GROWTH, INC. is a Certified Development Company ("CDC"), certified by the United States Small Business Administration ("SBA") to participate in the SBA loan program designed to help small businesses finance the purchase or construction of a long-term fixed asset ("Asset") such as real estate, buildings, and equipment (the "504 Program").

In accordance with 504 Program rules, CDC used the proceeds of a debenture guaranteed by SBA ("Debenture") to partially finance a borrower's purchase of an Asset (the "CDC loan") which is secured by a lien on the Asset and other borrower property as deemed appropriate by the CDC (the lien on the Asset and other borrower property is hereinafter referred to collectively as "Liens"). In consideration of SBA's guaranty of the CDC

Debenture, CDC, among other things, (1) assigned to SBA the Liens and the note underlying the CDC loan and (2) agreed to continue to service the CDC loan.

Borrower has paid the CDC loan in full as evidenced by a notice from Wells Fargo Bank. SBA hereby authorizes CDC to, as either SBA's agent or attorney-in-fact, prepare, sign, file and or record on SBA's behalf, without SBA's review and approval, documents necessary to release SBA's lien interest in the Asset and any other borrower or guarantor property securing the repayment of this loan upon which the agency has a lien or security interest. SBA hereby authorizes the CDC to stamp the Note as "Paid in Full", if required by local law, rule or custom.

SBA, as principal, further authorizes CDC officers authorized to sign documents on behalf of the CDC, as attorneys-in-fact, to sign and file and to record lien releases in connection with the subject loan as well as make delivery to the party legally entitled thereto. CDC, not the Borrower, shall record the release documents with the appropriate County Recorder's Office and pay the recording fees. After the release documents have been recorded, CDC will then provide the Borrower and SBA with a copy of the recorded release documents.

This authorization does not limit in any manner the duties, obligations, and responsibilities of CDC to SBA and the authorization may be rescinded in writing at any time in the sole discretion of SBA.

ADMINISTRATOR, UNITED STATES

SMALL BUSINESS ADMINISTRATION,

AN AGENCY OF THE UNITED STATES

By _____ 03/19/2025

Michelle Serrano
Deputy Director

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

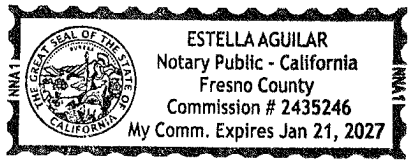
State of California )
)
County of Fresno )

On March 24, 2025, before me, Estella Aguilar, a Notary Public, personally appeared Michelle Serrano, who proved to me on the basis of satisfactory evidence to be the person(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 person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Estella Aguilar




This instrument prepared by:

U.S. Small Business Administration
Fresno Commercial Loan Servicing Center
801 R Street, Suite 101
Fresno, California 93721-2365