Recorded: 3/16/2026 at 3:40:15.0 PM
County Recording Fee: $22.00
Iowa E-Filing Fee: $3.00
Combined Fee: $25.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 625

AFTER RECORDING RETURN TO:
Real Time Resolutions, Inc.
Attn: Legal Department
1349 Empire Central Drive, Suite 150
Dallas, TX 75247

SPACE ABOVE THIS LINE FOR RECORDER'S USE

BOFA MERRILL LYNCH ASSET HOLDINGS, INC.
LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made between BofA Merrill Lynch Asset Holdings, Inc. ("Owner"),[1] a Delaware corporation located at 1 Bryant Park, New York, NY 10036, and Real Time Resolutions, Inc. ("Vendor"), a Texas corporation located at 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247. In furtherance of Vendor's servicing of certain Mortgage Loans, as governed by that certain Asset Recovery Services Statement of Work effective as of March 17, 2021, Owner does hereby make, constitute, and appoint each of the duly authorized employees of Vendor with the following Job Titles and Locations:

Job Title	Role	Location of Employment
Sr. Specialty Operations Support Analyst	Notary	Dallas, Texas
Chief Financial Officer	Signer	Dallas, Texas
Lien Release Analyst	Notary	Dallas, Texas
Secretary	Signer	Dallas, Texas
President	Signer	Dallas, Texas
Sr. Director	Signer	Dallas, Texas
SVP - Mortgage Operations	Signer	Dallas, Texas
Department Manager	Signer	Dallas, Texas
Supervisor	Notary	Dallas, Texas
Managing Director	Signer	Dallas, Texas
Sr. Director	Signer	Dallas, Texas
MERS Specialist	Notary	Dallas, Texas
Sr. Analyst & Trainer	Signer	Dallas, Texas

[1] This Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: BofA Merrill Lynch Asset Holdings, Inc.

each a duly authorized officer of Vendor that is from time to time assigned to Owner's account to perform mortgage servicing services and who has been approved as an Attorney-in-Fact for Owner (an "Attorney-in-Fact") acting for Owner and in Owner's name, place and stead, for Owner's use and benefit, to bind Owner by each of his/her execution of those agreements and documents limited to only the following acts (the "Actions"), in each case with respect to one or another of the Mortgage Loans or the Property and as mandated or permitted by federal, state, or local laws or other legal requirements or restrictions including without limitation federal and state debt collection laws applicable to Owner or Vendor in connection with mortgage loans owned or serviced by Owner:

1. Demand, 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 Owner in respect of the Mortgage Loans.
2. Appear in civil litigation and execute and/or file documents necessary to defend Owner in civil litigation in respect of the Mortgage Loans, including but not limited to settlement agreements, dismissals, stipulations, orders, or other documents effecting termination of the litigation.
3. Appear in and prosecute bankruptcy proceedings, including but not limited to filing proofs of claim, motions, stipulations, agreements, or other writings in a bankruptcy proceeding.
4. Appear in and prosecute probate proceedings, including but not limited to filing probate claims.
5. Negotiate and enter into short sales and take deeds in lieu of foreclosure and complete all things necessary or expedient to give effect to the aforesaid actions.
6. Negotiate and enter into settlement agreements, loss mitigation agreements, or other agreements in respect of the Mortgage Loan.
7. Execute, complete, record, endorse, or file any and all documents in respect of Vendor's servicing of the Mortgage Loans and the attendant Security Instruments, including but not limited to subordination agreements, extension agreements, affidavits, declarations, amendments, settlement agreements, loss mitigation agreements, corrective mortgages, corrections to the Security Instruments, or other documents that are reasonably necessary in Vendor's view to effectuate and carry out its duties to service the Mortgage Loans.
8. Execute, complete, record, or file full or partial releases, satisfactions, and reconveyances of a Security Instrument, in the interest of Owner.
9. Perform all steps necessary to realize on insurance proceeds, including but not limited to insurance proceeds resulting from or relating to title insurance, hazard insurance, or under any insurance agreement or policy relating to the Mortgage Loans and/or Security Instruments.

Any documents executed by an Attorney-in-Fact in accordance with this Limited Power of Attorney shall fully bind and commit Owner and all other persons or entities may rely upon the execution thereof by the Attorney-in Fact as if executed by Owner and as the true and lawful act of Owner.

All previous acts by an Attorney-in-Fact done in the proper and lawful exercise or purported exercise of all or any of the powers, authorities and discretions included herein are hereby ratified and confirmed with the same force and effects as if such acts had been done after the execution and delivery of this Limited Power of Attorney.

This Limited Power of Attorney shall expire upon the earlier of (i) such Attorney-in-Fact's resignation or termination from Vendor, (ii) such Attorney-in-Fact's realignment to another role within Vendor that does not require such Attorney-in-Fact to perform these duties, (iii) the termination of any Agreement or Order pursuant to which this Limited Power of Attorney is granted, provided however, this Limited Power of Attorney shall continue to operate during a renewal or extension of the Agreement or an Order issued pursuant to the Agreement or until a new Agreement or Order has been executed which, at the option of Owner, this Limited Power of Attorney can be transferred to any such new agreement or Order, or (iv) the date that Owner revokes this Limited Power of Attorney; provided, however, that the expiration or revocation shall have no impact on the documents executed by an Attorney-in-Fact for Owner prior to such expiration or revocation.

[*Remainder of page intentionally left blank*]

IN WITNESS WHEREOF, this Limited Power of Attorney has been executed and delivered by BofA Merrill Lynch Asset Holdings, Inc. to each Attorney-in-Fact on this 18th day of September 2024.

BOFA MERRILL LYNCH ASSET HOLDINGS, INC.

By: _____
Name: Suzanne Baw
Title: Vice President

Witness: _____
Name: Mary A. Ritchie
Title: Vice President

Witness: _____
Name: Jennifer Luman-Noto
Title: Officer

STATE OF FLORIDA :
:
COUNTY OF DUVAL :

The foregoing instrument was acknowledged before me by means of ☑ physical presence or ☐ online notarization, on this 18th day of September 2024, before me, the undersigned notary public, personally appeared Suzanne Baw, as Vice President for BofA Merrill Lynch Asset Holdings, Inc., who proved to me through satisfactory evidence of identification, which was [✓] personal knowledge or [ ] produced identification, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purposes on behalf of BofA Merrill Lynch Asset Holdings, Inc.

_____
Notary Public Name: James Raulerson
My commission expires: December 21, 2024

NOTARY PUBLIC
JAMES RAULERSON
Notary Public, State of Florida
Commission# HH 57094
My comm. expires Dec. 21, 2024

Personally Known ✓ OR Produced Identification _____
Type of Identification Produced _____

LIMITED POWER OF ATTORNEY TO REAL TIME RESOLUTIONS, INC.

THIS INSTRUMENT PREPARED BY AMIE ELDRED, 901 S. RANCHO DR., LAS VEGAS, NV 89106

REF: CAIT ID 12118