



Document 2021 5222

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LISA SMITH, COUNTY RECORDER  
MADISON COUNTY IOWA

CHEK

JAYNE MAXWELL, 611 W HWY 92, PO BOX 110, WINTERSET, IA 50273 <sup>515-</sup>462-2161

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Preparer Information: (Individual's Name, Street Address, City, Zip, Phone)

Taxpayer Information: (Individual/Company Name, Street Address, City, Zip)

✓ JAYNE MAXWELL, 611 W HWY 92, PO BOX 110, WINTERSET, IA 50273

✓ Return Document to: (Individual/Company Name, Street Address, City, Zip)

Type of Document: IRREVOCABLE LIMITED POWER OF ATTORNEY

Grantors: ETHIC (FKA ADMIRALS BANK  
FKA DOMESTIC BANK)

Grantees: HOME LOAN  
INVESTMENT BANK, FSB

See Page \_\_\_\_\_ for Legal Description:

Book & Page Reference: BOOK 2021, PAGE 4719

**IRREVOCABLE LIMITED POWER OF ATTORNEY**

KNOW ALL PERSONS BY THESE PRESENTS, that ETHIC (FKA ADMIRALS BANK FKA DOMESTIC BANK) (hereinafter "Prior Servicer"), in connection with the assignment of certain mortgages and UCC filings and/or loans and certain security interests and liens pertaining to the "Loans" as defined on Exhibit A attached hereto, has made, constituted and appointed, and by these presents hereby makes, constitutes and appoints, HOME LOAN INVESTMENT BANK, FSB (hereinafter "New Servicer") pursuant to that Servicing Rights Transfer Agreement effective as of July 21, 2020, between Prior Servicer and New Servicer (the "Transfer Agreement", its true and lawful Attorney In Fact for and in its name, place and stead, to act:

To endorse, assign, transfer, file and record assignments and discharges to, and subordinations of, the Mortgages and other liens securing or relating to the Loans.

To endorse and negotiate checks and payments made payable to either of the Prior Servicer that represent payments on Loans acquired by the New Servicer from the Prior Servicer under the Transfer Agreement.

Every bank or other financial institution, insurance company, transfer agent, corporation, State, city, municipal agency or other person, firm, entity or court of competent jurisdiction to which this Power of Attorney or a photocopy hereof is presented is authorized to receive, honor and give effect to all instruments signed pursuant to the foregoing authority without inquiring into the circumstances of their issuance or the disposition of the property delivered pursuant thereto. All acts done hereunder by New Servicer shall be valid and enforceable in favor of anyone who relies on this Power of Attorney and shall be binding upon all successors and assigns of the undersigned. The Power of Attorney is coupled with New Servicer's interest in the Transfer Agreement of the Loans in which it acquires an interest pursuant to such Transfer Agreement, and is irrevocable notwithstanding any reason whatsoever, including without limitation Prior Servicer's dissolution, merger, consolidation or any other change.

IN WITNESS HEREOF, this Power of Attorney has been duly executed on this 9<sup>th</sup> day of SEPTEMBER 2020

ETHIC

BY: *Dimitri J. Nionakis*  
NAME: DIMITRI J. NIONAKIS  
TITLE: ESP, COO & CLO

SWORN TO ME AND SUBSCRIBED before me on this 9<sup>th</sup> day of September, 2020.

Witness my hand and seal.

*Correen Ranallo*  
Notary Public in and for the State of Rhode Island

Correen Ranallo  
Notary Public ID #53848  
State of Rhode Island  
My Commission Expires 8/30/2024