

BK: 2022 PG: 3102  
Recorded: 10/24/2022 at 2:03:02.0 PM  
Pages 3  
County Recording Fee: \$17.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$20.00  
Revenue Tax:  
LISA SMITH RECORDER  
Madison County, Iowa

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**Recording Requested By and  
when Recorded and Return To:**

**Novad Management Consulting**  
1795 International Way  
Idaho Falls, ID 83402

Prepared By:  
E. Davon Kelly  
Novad Management Consulting, LLC  
8181 Professional Place, Suite #208  
Landover, MD 20785  
301-429-5961

## **LIMITED POWER OF ATTORNEY**

Document Date: 05/03/2022

**Grantor: Secretary of Housing and Urban Development**  
451 Seventh Street, S.W.  
Washington, DC 20410

**Grantee: Novad Management Consulting, LLC**  
2401 NW 23<sup>rd</sup> Street, Suite 1A1  
Oklahoma, OK 73107

**Return To:**  
**NOVAD MANAGEMENT CONSULTING, LLC**  
**2401 NW 23<sup>rd</sup> Street, Suite 1A1**  
**Oklahoma City, OK 73107**

**Grantor: Secretary of Housing and Urban Development**  
**Grantee: NOVAD MANAGEMENT CONSULTING, LLC**

### LIMITED POWER OF ATTORNEY

Know all men by these presents that the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC, 20410 (the "Secretary"), by and through the Federal Housing Commissioner, does hereby make, constitute, and appoint **NOVAD MANAGEMENT CONSULTING, LLC**, a limited liability company organized and existing under the laws of Maryland (the "Contractor"), as a true and lawful attorney-in-fact to act in the name, place, and stead of the Secretary for the purposes set out below.

To execute, acknowledge, seal, and deliver any and all instruments that may be essential or required:

1. To effectuate the full or partial release, discharge, assignment, satisfaction or cancellation as a valid lien or encumbrance of record of any and all real property security instruments of whatever instruments include, but are not limited to, mortgages, deeds of trust, trust indentures, or trust deeds;
2. To complete the process of subordinating, modifying or extending security instruments;
3. To complete and properly record proofs of claim and reaffirmation agreements or other documents as appropriate in bankruptcy cases;
4. To effectuate forbearance agreements with borrowers;
5. To properly document the status of borrower's accounts or disbursement records, including, but not limited to statements of account and/or other affidavits or certificates as required by applicable law;
6. To properly process and disburse casualty insurance proceeds;
7. To report matters to the I.R.S. and issue 1099s and other reports as required;
8. To effectuate the release of a borrower from personal liability under a security instrument following an approved transfer of ownership of the security property;

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers, and authority shall remain in full force until it has been revoked by the grantor by the execution and delivery of a written instrument revoking the authority hereby granted or at 12:00 midnight central time on December 7, 2022, whichever comes first.

Any third party may rely upon this document as evidence of the Contractor's authority to continue to exercise the powers granted herein until the Termination Date, unless a Revocation has been made a matter of public record within the jurisdiction of the property which is subject to the real property security interest being released, or unless such third party has actual notice of the Revocation.

Executed this 14<sup>th</sup> day of Oct, 2022.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: [Signature]  
Matt B. Martin, Director  
National Servicing Center

BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, THE ATTORNEY-IN-FACT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES AND LIABILITIES OF AN AGENT.

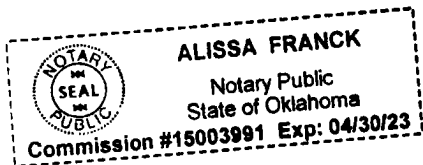
Executed this 14<sup>th</sup> day of Oct, 2022.

By: [Signature]  
E. Davon Kelly,  
President and CEO, Novad Management Consulting, LLC

ACKNOWLEDGMENT

State of Oklahoma )  
 )ss  
County of Oklahoma )

Acknowledged before me this 14<sup>th</sup> day of Oct, 2022, by Matt B. Martin, Director, National Servicing Center, US Department of Housing & Urban Development, on behalf of the Secretary of Housing and Urban Development acting by and through the Federal Housing Commissioner, and E. Davon Kelly, President and CEO, Novad Management Consulting, LLC.



By: [Signature]  
Alissa Franck, Notary Public

Prepared by: E. Davon Kelly, NOVAD Management Consulting, LLC, 8181 Professional Place, Suite #208, Landover, MD 20785 and Approved by: Mikel K. Anderson, OBA 12195, U.S. Dept. of H.U.D., Oklahoma City Field Office, 301 N.W. 6<sup>th</sup> St., Ste. 200, Oklahoma City, OK 73102-2807