

BK: 2023 PG: 1003  
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Pages 4  
County Recording Fee: \$22.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$25.00  
Revenue Tax:  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

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Space above this line for recorder's Use Only

Title of Document: LIMITED POWER OF ATTORNEY

GRANTOR:  
MORTGAGE ASSETS MANAGEMENT LLC  
12345 NORTH LAMAR BLVD SUITE #125  
AUSTIN, TX 78753

GRANTEE:  
PHH MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES  
REO MANAGEMENT SOLUTIONS LLC  
1 MORTGAGE WAY  
MOUNT LAUREL, NJ 08054

Return to:  
DocSolutionUSA, LLC d/b/a DocSolution, Inc.

**DS DocSolutionUSA**

2316 Southmore, Pasadena, TX 77502

Voice: 713-941-4928

Document prepared by and  
After Recording Return Document To:  
PHH Mortgage Corporation  
5720 Premier Park Dr Bldg 3  
West Palm Beach, FL 33407  
Attn: Record Services - POA

### LIMITED POWER OF ATTORNEY

5414 KNOW ALL MEN BY THESE PRESENTS, that Mortgage Assets Management, LLC,<sup>1</sup> having a place of business at 14405 Walters Road, Suite 200, Houston, Texas 77014 (the "Company"), does hereby constitute and appoint (1) PHH Mortgage Corporation, d/b/a PHH Mortgage Services ("PMC"), having an office at 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409, and (2) REO Management Solutions, LLC ("REOMS") having an office at 14405 Walters Road, Suite 500, Houston, TX 77014, by and through their respective officers, the Company's true and lawful Attorneys-in-Fact, in its name, place and stead and for its benefit, in connection with (i) mortgage loans serviced by PMC on behalf of the Company pursuant to that certain Servicing Agreement between PMC and the Company (the "Servicing Agreement") and/or (ii) REO properties liquidated by REOMS for the Company, for the purpose of performing all acts and executing all documents in the name of the Company necessary and incidental to the servicing of said loans and liquidation of said properties, including but not limited to:

1. Foreclosing or otherwise enforcing liens and security interests securing defaulted loans , including, but not limited to, the execution of notices of default, notices of intent to foreclose, demand letters, due and payable notices, verifications, affidavits, acknowledgements, certifications, declarations, assignments of mortgage, substitutions of trustee, notices of sale, assignments of bids, assignment of sheriff's certificates of sale, and assignments of deficiency judgments and all other documents required to initiate, appear, complete and/or discontinue a foreclosure action or a deed in lieu of foreclosure transaction or any available loss mitigation option. ;
2. Appearing in any bankruptcy case or probate proceeding to preserve Company's claims and protect and enforce the liens and security interests securing the loans, including, but not limited to, pursuing, filing and executing necessary documents for filing proofs of claim, motions for relief from stay, notices of appearance, objections, motions to dismiss and all other necessary documents required to protect the Company's interest in a bankruptcy case;
3. Selling, transferring or otherwise disposing of real property acquired through foreclosure or otherwise, including, but not limited to, executing all contracts, agreements, deeds, assignments or other instruments necessary to effect such sale, transfer or disposition, and

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<sup>1</sup> Effective December 31, 2021, Mortgage Assets Management, LLC, a Delaware limited liability company, merged into Reverse Mortgage Solutions, Inc., a Delaware corporation. Subsequent to the merger and effective January 1, 2022, Reverse Mortgage Solutions, Inc., as the surviving corporation, converted to a Delaware limited liability company named Mortgage Assets Management, LLC.

receiving proceeds and endorsing checks made payable to the order of the Company from such proceedings;

4. Preparing, executing, and delivering satisfactions, reconveyances, cancellations, discharges, lost note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, endorsements, allonges and UCC-3 Continuation Statements;
5. Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes in connection with loans for which PMC has received full payment of all outstanding amounts due on behalf of the Company;
6. Endorsing insurance proceeds checks, and mortgage payment checks, and refund checks to the order of the Company;
7. Filing title claims, engaging in title curative matters, pursuing quiet title actions and executing documents necessary to cure and correct errors;
8. Performing all steps and executing all documents necessary to realize on property insurance proceeds; and
9. Preparing, executing, delivering, filing and/or recording all documents necessary for pursuing an FHA insurance claim on a Home Equity Conversion Mortgage; and
10. Preparing, executing, delivering and/or filing such documents and taking such action as is proper and necessary to defend Company in litigation and to resolve any litigation where PMC has an obligation to defend Company; and
11. Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans, including, without limitation, delegating the authority granted herein to necessary third parties, including but not limited to law firms or Trust Companies and each of their officers, directors, employees, agents and assigns.

The Company further grants to PMC and REOMS full power and authority to do and perform all acts necessary for PMC and REOMS to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the Company might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that PMC and REOMS shall lawfully do by virtue of the powers and authority granted and contemplated hereby

This Limited Power of Attorney shall remain in full force and effect until the termination of the Servicing Agreement.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney has not been revoked by the Company.

**Mortgage Assets Management, LLC**

By: *R. Carter Nicholas*

Name: R. Carter Nicholas

Title: Senior Vice President, Servicing & Oversight

Date: January 11, 2022

WITNESS: *Edward Hurtado*

Printed Name: Edward Hurtado

WITNESS: *Brett Diaz*

Printed Name: Brett Diaz

STATE OF TEXAS

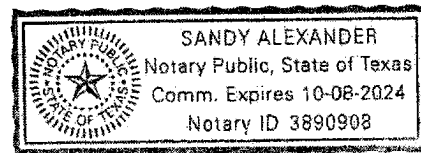
COUNTY OF HARRIS

On this 11<sup>th</sup> day of January, 2022, before me, the undersigned, personally appeared R. Carter Nicholas, personally known to me to be the person who executed the within instrument as Senior Vice President, Servicing & Oversight, on behalf of Mortgage Assets Management, LLC, and he acknowledged that said instrument is the act and deed of Mortgage Assets Management, LLC, and he signed it voluntarily for its stated purpose and that he, being authorized to do so, executed and delivered said for the purposes therein contained.

WITNESS by hand and official seal.

[Seal]

*Sandy Alexander*  
Notary Public



MY COMMISSION EXPIRES: 10-8-2024