

BK: 2025 PG: 1268
Recorded: 5/23/2025 at 1:10:27.0 PM
Pages 5
County Recording Fee: \$27.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$30.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

This instrument prepared by: Teesha Groen/Key Closing Services, LLC Phone: (515)-707-0412 10572 Justin Drive, Urbandale, IA 50322

Return document to and mail tax statements to:
Ashley Steinbach and Austin Steinbach 3140 Valleyview Ave, Truro, IA 50257

POWER OF ATTORNEY

Legal: A parcel of land in the South Half (½) of the Northwest Quarter (¼) of Section Twenty-two (22), Township Seventy-four (74) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, containing 3.4032 acres, as shown in Plat of Survey filed in Book 1, Page 269 on January 10, 1980, in the Office of the Recorder of Madison County, Iowa

Address: 3140 Valleyview Avenue, Truro, IA 50257

Principal: New Residential Mortgage LLC

Agent: NewRez LLC, F/K/A New Penn Financial LLC, D/B/A Shellpoint Mortgage Servicing

Attached hereto is a true and exact copy of the Power of Attorney, dated February 26, 2018 and in effect at the time of the Release of Mortgage filed November 21, 2022 in Book 2022, Page 3373.

LIMITED POWER OF ATTORNEY

New Residential Mortgage LLC (the "Owner/Servicer"), a Delaware limited liability company, whose address is 1345 Avenue of the Americas, 45th Floor, New York, New York 10105, constitutes and appoints New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing (the "Subservicer"), a Delaware limited liability company, its true and lawful attorney-in-fact, in its name, place and stead, in each case in accordance with the terms of that certain Subservicing Agreement entered into between Owner/Servicer and Subservicer on November 29, 2017 (the "Subservicing Agreement"), to take the following designated actions in connection with any mortgage loan or real estate owned property (each, a "Mortgage Loan") owned by the Owner/Servicer and subserviced by the Subservicer pursuant to the Subservicing Agreement:

1. receive, endorse and collect all checks or other instruments and satisfactions of Mortgage Loan or other security instruments;
2. execute any document/instrument to assign or endorse any Mortgage, deed of trust, promissory note or other instrument related to the Mortgage Loans;
3. correct any assignment, mortgage, deed of trust or promissory note or other instrument related to the Mortgage Loans;
4. complete and execute lost note affidavits or other lost document affidavits related to the Mortgage Loans;
5. issue title requests and instructions related to the Mortgage Loans;
6. declare defaults with respect to a Mortgage Loan or Mortgaged Property;
7. give notices of intention to accelerate and of acceleration and of any notice as reasonably necessary or appropriate;
8. post all notices as required by law and the Mortgage Loan Documents, including the debt instruments and the instruments securing a Mortgage Loan in order to foreclose or otherwise enforce the security instruments;
9. pursue appropriate legal action and conduct of the foreclosure or other form of sale and/or liquidation, issue binding instructions with respect to such sale, executing all documents including all deeds and conveyances necessary to effect such sale and/or liquidation; provided that the Subservicer shall initiate all actions, suits and / or proceedings solely in Grantor's name and shall indicate Subservicer's representative capacity;
10. conduct eviction or similar dispossession proceedings;
11. take possession of collateral in Grantor's name on behalf of Grantor;

Digitally signed 10/19/2018 by greenville.county.rod@kofile.us

Timothy J. Hanney
Certified and Digitally Signed

Validation may require Adobe® Windows® Interact®

GREENVILLE COUNTY, REGISTER OF DEEDS
CERTIFIED TO BE A TRUE AND CORRECT COPY
OF A DOCUMENT ON FILE IN THIS OFFICE



12. execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of Mortgaged Property by foreclosure or other process, including but not limited to grant, warranty, quit claim and statutory deeds or similar instruments of conveyance;

13. execute any documents or instruments in connection with any bankruptcy or receivership of an obligor or mortgagor on a Mortgage Loan;

14. file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including but not limited to, any deficiency amounts due following foreclosure or other acquisition or disposition of Mortgaged Property;

15. prepare, collect, and execute all necessary documents to file claims with insurers, Agencies, prior servicers, originators, and other contract counterparties on behalf of Grantor;

16. assign, convey, accept, or otherwise transfer the interest in any Mortgaged Property on behalf of Grantor; and

17. take such other actions and exercise such rights which may be taken by Grantor with respect to any Mortgaged Property, including but not limited to, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof.

The Owner/Servicer further grants to the Subservicer as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that the Subservicer may lawfully perform in exercising those powers by virtue thereof.

Nothing herein shall give the attorney-in-fact hereunder the right or power to negotiate or settle any suit, counterclaim or action against the Owner/Servicer. The Owner/Servicer shall have no obligation to inspect or review any agreement or other document or item executed by the attorney-in-fact hereunder on behalf of the Owner/Servicer pursuant to this Limited Power of Attorney and as such, the attorney-in-fact hereunder expressly acknowledges that the Owner/Servicer is relying upon such attorney-in-fact to undertake any and all necessary procedures to confirm the accuracy of any such agreement, document or other item.

This Limited Power of Attorney shall continue in full force and effect unless terminated in writing by an officer of the Owner/Servicer so authorized to do so (a "Revocation").

Any third party may rely upon a copy of this Limited Power of Attorney, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the attorney-in-fact hereunder to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of such attorney-in-fact for all purposes of this Limited Power of Attorney, unless a Revocation has been recorded in the public records of the jurisdiction where this Limited Power of Attorney has been recorded, or unless such third party has received actual written notice of a Revocation.

No attorney-in-fact hereunder shall be obligated to furnish a bond or other security in connection with its actions hereunder.



The Owner/Service authorizes the Subservicer, by and through any of its directors or officers, or any other employee who is duly authorized by the Subservicer as attorney-in-fact appointed hereunder, to certify, deliver, and/or record copies and originals of this Limited Power of Attorney.

If any provision of this Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of each of the other provisions hereof shall not be affected thereby. Capitalized terms used and not defined in this Limited Power of Attorney shall have the meanings assigned to such terms in the Subservicing Agreement.

[Signature Page Follows]

GREENVILLE COUNTY, REGISTER OF DEEDS
CERTIFIED TO BE A TRUE AND CORRECT COPY
OF A DOCUMENT RECORDED IN THIS OFFICE



IN WITNESS WHEREOF, the Owner/Service has caused this Limited Power of Attorney to be executed and subscribed in its name as of February 2nd, 2018.

New Residential Mortgage LLC

By: [Signature]

Name: Nicola Santoro, Jr.

Title: Chief Financial Officer and Chief Operating Officer

WITNESS:

By: [Signature]

Name: Michael Tily

WITNESS:

By: [Signature]

Name: Jose Torres

STATE OF NEW YORK)

) ss

COUNTY OF NEW YORK)

I certify that Nicola Santoro, Jr., personally came before me and acknowledged that he is the Chief Financial Officer and Chief Operating Officer of New Residential Mortgage LLC and that he as Chief Financial Officer and Chief Operating Officer being authorized to do so, executed the foregoing Limited Power of Attorney on behalf of said company.

IN WITNESS WHEREOF, I have hereunto set my hand and have affixed my official seal.

Kathleen A. Halvey
_____, Notary Public

My Commission Expires: 1/6/20

KATHLEEN A. HALVEY
NOTARY PUBLIC-STATE OF NEW YORK
NO. 01HA6179532
QUALIFIED IN NEW YORK COUNTY
MY COMMISSION EXPIRES 01-06-2020

GREENVILLE COUNTY, REGISTER OF DEEDS
CERTIFIED TO BE A TRUE AND CORRECT COPY
20180205 02:00 PM EST 00:54:06 (IN SHIP OFFICE)

