

BK: 2026 PG: 580
Recorded: 3/5/2026 at 8:24:53.0 AM
Pages 4
County Recording Fee: \$22.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$25.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

RECORDING REQUESTED BY, PREPARED BY, &

When Recorded Return To:

Mortgage Connect, LP

600 Clubhouse Drive

Coraopolis, PA 15108

(866)789-1814

LIMITED POWER OF ATTORNEY

LIMITED POWER OF ATTORNEY

Recording Requested By and

Document Prepared By and Return To:
RoundPoint Mortgage Servicing LLC
446 Wrenplace Road
Fort Mill, SC 29715

Whereas, it is in the best interests of TH MSR Holdings LLC (formerly known as "Matrix Financial Services Corporation") ("Owner"), with a business address of 1601 Utica Avenue S., Suite 900, St. Louis Park, MN 55416, to authorize, and Owner does hereby authorize, RoundPoint Mortgage Servicing LLC ("Subservicer"), with a business address of 446 Wrenplace Road, Fort Mill, SC 29715, to act on behalf of Owner for the Owner's benefit for the sole purposes of performing all acts and executing all documents in the name of the Owner as may be customarily and reasonably necessary and appropriate to performing servicing or subservicing activities with respect to any mortgage loan serviced by Subservicer pursuant to the Subservicing Agreement dated August 12, 2022 and any subsequent Subservicing Agreements between Subservicer and Owner, and all exhibits and schedules to such Agreements, as any of them may be from time to time amended, restated, modified or supplemented through executed amendments, SOWs or addenda and to:

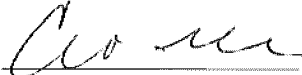
1. effect the full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including cancellation of the related Note;
2. assign any Mortgage or Deed of Trust and endorse the related Note in connection with the repurchase of the Loan secured and evidenced thereby;
3. foreclose on a Mortgage or Deed of Trust, take a deed in lieu of foreclosure or complete a judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of a deed in lieu of foreclosure; and
 - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions, including Affidavits of Non-Military Status, Affidavits of Judgment, Affidavits of Debt, quitclaim deeds, Affidavits regarding lost promissory notes, and warranty deeds, including special warranty deeds:
4. convey properties to a mortgage insurer or close the title to property to be acquired as real estate owned or convey title to real estate owned;
5. subordinate the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or a United States governmental agency or unit with powers of eminent domain, including, without the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same;
6. complete loan assumption agreements;

7. take any and all actions and execute all documents necessary to protect the interest of Owner in any bankruptcy proceeding, including to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Owner on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
8. assign the lien of any such mortgage loan naming MERS as the mortgagee when Owner is the current promissory note-holder and the loan was closed and registered on the MERS System;
9. modify or re-record a Mortgage or Deed of Trust, where said modification or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto, to correct title errors discovered after such title insurance was issued or assisting a mortgagor who has qualified for assistance under an applicable modification program and said modification or rerecording, in any of the above instances, does not adversely affect the lien of the Mortgage or Deed of Trust;
10. endorse checks made payable to Owner that are received by Subservicer as agent for payment on any such mortgage loan; and
11. take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Owner with respect to such mortgage loans.

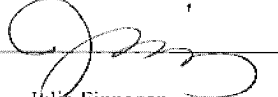
This limited power of attorney is effective immediately and will continue until it is revoked or terminated. This limited power of attorney may only be used in the execution of the powers herein by (a) those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary, and/or (b) non-officers who have been duly designated by Subservicer as having signing authority. Owner shall have the right to limit such signing authority or may revoke signing authority from any officer or other authorized non-officer for any reason. Owner will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying upon the Subservicer to undertake whatever procedures may be necessary to confirm the accuracy of such items. 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 shall continue in full force and effect and has not been revoked.

By these hands witnesseth that I, Mary Risky, being the Chief Financial Officer of TH MSR Holdings LLC, am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Owner on this 1st day of July 2024.


Mary Risky, Chief Financial Officer

Witness #1: 

Printed name: Cassie Myhro

Witness #2: 

Printed name: Julia Finnegan

STATE OF MINNESOTA

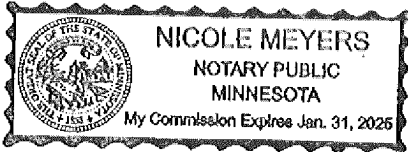
COUNTY OF HENNEPIN

On this 1st day of July, 2024, before me, the undersigned notary public, personally appeared Mary Risky, Chief Financial Officer, proved to me through satisfactory evidence of identification, which was my personal knowledge, to be the person whose name is signed on the proceeding or attached document, and who acknowledged he/she signed it voluntarily for its stated purpose on behalf of TH MSR Holdings LLC and the execution of said document was the free act and deed of Mary Risky.

WITNESS my hand and official seal.

Nicole Meyers

NOTARY STAMP GOES HERE



Nicole Meyers

NOTARY PUBLIC [name goes here]

My commission expires: 1/31/2025