

Document 2014

BK: 2014 PG: 3040 Type 06 009 Pages 4 INDX

Recorded: 12/2/2014 at 1:30:27.0 PM

Fee Amount: \$22.00 Revenue Tax:

ANNO SCAN CHEK

LISA SMITH RECORDER Madison County, Iowa

Prepared by:

James L. Bergkamp, Jr., ICIS #AT0000823

Bergkamp, Hemphill & McClure, P.C., 218 S. 9th St., Adel, IA 50003

Phone: (515)993-1000

Return to:

James L. Bergkamp, Jr.,

Bergkamp, Hemphill & McClure, P.C., 218 S. 9th St., Adel, IA 50003

AFFIDAVIT

STATE OF IOWA, DALLAS COUNTY, ss:

I, James L. Bergkamp, Jr., being first duly sworn on oath depose and state that I am a regular practicing attorney in the City of Adel, Iowa. I am familiar with the chain of title to the following described property:

A tract of land located in the Northeast Quarter (1/4) of the Southwest Quarter (1/4) of Section Thirty-six (36) in Township Seventy-six (76) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, lowa more particularly described as follows, to-wit: Commencing at a point 6 rods South of the South line of Jefferson Street in the City of Winterset, on the East line of the Southwest Quarter (1/4) of said Section Thirty-six (36), and running thence West 8 rods, thence South 5 rods, thence East 8 rods, thence North 5 rods to the place of beginning.

The abstract of title to the above property reports an assignment of mortgage from First Horizon Home Loans, a division of First Tennessee Bank National Association to Federal National Mortgage Association dated August 12, 2010, and recorded August 26, 2010, in Book 13554, Page 93 of the Polk County, lowa records. The assignment was executed by IBM Lender Business Process Services, Inc. as attorney-in-fact for First Horizon. Attached hereto as Exhibit "A" is a copy of a power of attorney from First Tennessee Bank National Association and its division First Horizon Home Loans to IBM Lender Business Process Services, Inc. giving IBM Lender Business Process Services, Inc. authority to assign mortgages for First Horizon to Fannie Mae (Federal National Mortgage Association).

I further state that First Horizon Home Loans, a division of First Tennessee Bank National Association is successor by merger to First Horizon Home Loan Corporation.

This affidavit is given to satisfy an objection to title to the above property.

Dated at Adel, Iowa, this 1st day of December, 2014.

Subscribed and sworn to before me this 1st day of December, 2014.

BARBARA J. KELLER COMMISSION NO. 124884 MY COMMISSION EXPIRES

Exhibit A

Record and Return to: LBPS Lender Business Process Services Title Services Department 14523 SW Millikan Way, Suite 200 Beaverton, OR 97005 Washington County, Oregon 05/14/2010 08:39:23 AM D-PA Crital Stn=11 CWHITE

\$15.00 \$5.00 \$11.00 \$15.00 - Total = \$48.00

I, Richard Habsmidth, Cirector of Assessment and Yaxetton and Ex-Officio County Clerk for Washington County, Oregon, do hereby certify that the within instrument of writing was received and recorded in the book of records of ead coupty.

Hard Hobamicht, Director of Assessment an

LIMITED POWER OF ATTORNEY

FROM:

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

and its division FIRST HORIZON HOME LOANS

TO:

IBM LENDER BUSINESS PROCESS SERVICES, INC.

\$ 76 X

Book: 13949 Page: 17 File Number: 2012-00013862 Seq: 2

Limited Power of Attorney

FIRST TENNESSEE BANK NATIONAL ASSOCIATION and its division FIRST HORIZON HOME LOANS, a national banking association organized and existing under the laws of the United States of America, having an office for the conduct of business at 1755 Lynnfield Dr., Building D, Memphis, TN 38119, in connection with the sale, transfer and assignment of mortgages loans (the "Mortgage Loans") to FEDERAL NATIONAL MORTGAGE ASSOCIATION ("Fannie Mae") pursuant to that certain Servicing Rights Purchase and Sale Agreement dated April 9, 2010 entered into by and between Fannie Mae and First Tennessee Bank National Association. in which IBM Lender Business Process Services, Inc. (LBPS) is designated as sub-servicer, hereby grants a limited power of attorney to and hereby makes, constitutes and appoints LBPS, a corporation organized and existing under the laws of Delaware with corporate headquarters located at 8501 IBM Drive, Building 201 #2DD188, Charlotte, North Carolina, 28262, or any of its authorized agents, employees or representatives as the true and lawful attorney-in-fact of First Tennessee Bank National Association and its division First Horizon Home Loans with full power and authority hereby conferred in its name, place and stead and for its use and benefit, for the following limited purposes as it relates to the Mortgage Loans:

- 1) the release of a borrower from personal liability under the mortgage or deed of trust following an approved transfer of ownership of the security property
- 2) the full satisfaction or release of a mortgage or the request to a trustee for a full reconveyance of a deed of trust;
- that partial release or discharge of a mortgage or the request to a trustee for a full reconveyance of a deed of trust:
- 4) the modification or extension of a mortgage or deed of trust
- 5) the subordination of the lien of a mortgage or deed of trust
- 6) the completion, termination, cancellation, or rescission of foreclosure, or the taking of a deed in lieu of foreclosure relating to a mortgage or deed of trust including (but not limited to) the following transactions;
 - a) the appointment of a successor or substitute trustee under a deed of trust, in accordance with state law and the deed of trust;
 - b) the issuance of a statements of breach or non-performance;
 - c) the issuance or cancellation or rescission of notices of default;
 - d) the cancellation or rescission of notice of sale; and
 - e) the issuance of such other documents as may be necessary under the terms of the mortgage, deed of trust, or state law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of mortgages, deeds of trust, or promissory notes to convey title from FIRST HORIZON HOME LOANS A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION AND FIRST TENNESSEE BANK NATIONAL ASSOCIATION
- 7) The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to or on real estate owned.

The undersigned gives to said Attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary, and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all said Attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the Attorney-in-fact that all conditions precedent to such exercise of power has been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

Name: CHARLES W. RUTLEDGE

Title: Senior Vice President & Assistant General Counsel

WITNESSES: .

STATE OF

TENNESSEE

SS.

COUNTY OF

SHELBY

On this 27th day of April, 2010, before me the undersigned, Notary Public of said State, personally appeared CHARLES W. RUTLEDGE, personally known to me to be duly authorized officer of the national banking association that executed the within instrument and personally known to me to be the person who executed the within instrument on behalf of the national banking association therein named, and acknowledged to me such national banking association executed the within instrument pursuant to its by-laws.

WITNESS my hand and official seal.

TENNESSEE NOTARY

State Of Tennessee

MY COMMISSION EXPIRES: January 10, 2012

I, Richard W. Hobernicht, Director of Assessment and Taxation and Ex-Officio County Clerk for Washington County, do hereby certify this to be a true and correct copy of the original.

42330-v3-FTBLtdPwr-Atty.DOC/cwr/sf

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