

**Recording Requested By:**

**Olga Yavnoshan**

**Dovenmuehle Mortgage Inc.**

Attn: Release Department

**1 Corporate Drive, Suite 360**

**Lake Zurich, IL 60047**

**When Recorded Please Return To:**

Dovenmuehle Mortgage, Inc.

Attn: Release Department

1 Corporate Drive

Suite 360

Lake Zurich, IL 60047

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**LIMITED POWER OF ATTORNEY**

**Cover Page**

CAPITAL ONE, NATIONAL ASSOCIATION, AS SUCCESSOR BY MERGER TO DISCOVER BANK -- Grantor

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION -- Grantee

DOVENMUEHLE MORTGAGE, INC., A DELAWARE CORPORATION -- Grantee

### LIMITED POWER OF ATTORNEY

Capital One, National Association, a national banking association having its principal place of business at 1680 Capital One Drive, McLean, VA 22102 ("Seller"), on behalf of itself and in its capacity as successor by merger to Discover Bank, hereby appoints JPMorgan Chase Bank, National Association, having its principal place of business at 270 Park Avenue, New York, NY 10017 ("JPM" or "Purchaser") and Dovenmuehle Mortgage, Inc., a Delaware Corporation having its principal place of business at 1 Corporate Drive Suite 360, Lake Zurich, Illinois 6047 ("DMI"), in connection with that certain Purchase and Sale Agreement, dated November 15, 2025 (the "Purchase and Sale Agreement"), by and between Seller and Purchaser by which Purchaser purchased from Seller certain mortgage loans and related assets identified therein (collectively, the "Assets"), as its true and lawful attorneys-in-fact and grants them authority and power to take, through their duly authorized officers and designated agents, the Actions (as such term is defined herein) in Seller's name, place and stead. Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to such terms in the Purchase and Sale Agreement.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Assets and only as mandated or permitted by federal, state or local laws or other legal, agency, or investor requirements or restrictions:

1. Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate to institute and complete:
  - a. requests for delivery of Asset documents from the applicable document custodian;
  - b. reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a mortgage or deed of trust, including but not limited to the following actions:
    - i. 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,
    - ii. the partial release or discharge of a mortgage or the request to a trustee for a partial reconveyance or discharge of a deed of trust, and
    - iii. the full satisfaction or release of a mortgage or the request to a trustee for a full reconveyance of a deed of trust.
  - c. endorsements of mortgage notes and assignments of mortgage or deed of trust, or of any beneficial interest in a mortgage or deed of trust;

- d. quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the disposition or transfer of title to a third party, in respect of short sales, deeds-in-lieu, or real estate owned property ("REO Property");
- e. documentation with respect to the marketing, rental and/or sale of REO Property, including but not limited to: REO Property disposition closings; ordering appraisals or broker price opinions ("BPOs"); eviction notices; initiating and completing eviction actions or proceedings; cash for keys; rental or lease agreements; marketing plans; listing agreements; purchase and sale agreements; contracts; addendums; disclosures; cancellations; releases; letters of indemnity; escrow instructions; HUD-1 settlement or closing disclosure statements; and any other document necessary to effect the marketing, rental, sale or transfer of REO Property;
- f. a workout or loss mitigation program, including but not limited to a forbearance, payment plan, modification or extension of a mortgage or deed of trust;
- g. an extension of credit or draw request or a suspension or freeze of a line of credit;
- h. an interest rate reduction on an Asset;
- i. a short pay-off, pay-off netting escrow, short sale or deed-in-lieu of foreclosure;
- j. the assumption of an Asset Note and related mortgage or deed of Trust;
- k. a community association dues or assessment payment;
- l. a small settlement or concession, including but not limited to waiver of fees, escrow, late charges, or corporate advances, and short reinstatements;
- m. appraisal, broker price opinion, or other valuation requests or equity reviews to establish property value and/or equity available in the mortgaged property or REO Property;
- n. write downs, charge-offs, low balance loan or draw request reviews, and recoveries;
- o. the management, administration, inspections (including occupancy status and property condition), maintenance, repairs, restoration, protection and preservation of the mortgaged property or REO Property, including but not limited to vacant property registrations, and abandonment or eviction proceedings as a result of such vacancy;

- p. the tendering, processing, collecting, depositing, and distributing of claims, loss drafts, or proceeds for any applicable title insurance, hazard insurance or other required insurance, mortgage insurance, private mortgage insurer, including but not limited to any quiet title action or subrogation right;
  - q. customary consents or waivers and other instruments and documents (including estoppels certificates); and
  - r. the consent to the application of any insurance or condemnation proceeds to the restoration of the applicable mortgaged property, REO Property, or otherwise.
2. Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate to:
- a. obtain, and if necessary to lender-place, required insurance on mortgaged property or REO Property, including but not limited to fire, hazard, earthquake, hurricane, windstorm, sinkhole, and flood insurance;
  - b. bring an action in a court of law, including an unlawful detainer action, to enforce rights of the Purchaser with respect to any mortgaged property or REO Property;
  - c. resolve any claims, complaints, grievances, and disputes and prosecute, defend and resolve actions pending in a court of law, including but not limited to serving and responding to discovery, filing, and serving pleadings, motions, briefs and other necessary documents, and entering into settlement agreements and judgments;
  - d. subordinate, correct or adjust a mortgage or deed of trust lien position;
  - e. correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by a servicer or a prior transferor, including, but not limited to note endorsements; and
  - f. the completion, termination, postponement, cancellation, or rescission of a foreclosure relating to a mortgage or deed of trust or mortgages or deeds of trust (e.g., joint foreclosure of both first and second Mortgage or Deed of Trust), including but not limited to the following actions:
    - i. the appointment of a successor or substitute trustee under a deed of trust, in accordance with state law and the deed of trust;
    - ii. the preservation, filing, entering, collection, or assignment of deficiency judgments;

- iii. the issuance, cancellation, or rescission of a statement of breach or nonperformance, notice of default, notice of sale; or bidding instructions;
  - iv. the issuance, cancellation or rescission of such other documents as may be necessary under the terms of the mortgage or deed of trust, federal or state law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of Assets, deeds of trust, or promissory notes to convey title under this Limited Power of Attorney;
- g. the servicing and handling of any Asset where a mortgagor or co-mortgagor has filed for bankruptcy, in compliance with federal bankruptcy law, 11 U.S.C. §101, et seq. or relevant state law, including but not limited to the following actions:
- i. substitute the creditor in a bankruptcy proceeding in respect of any Asset;
  - ii. file a proof of claim;
  - iii. file any pleadings, briefs, motions, including a motion for relief from automatic stay;
  - iv. if warranted, file an adversary proceeding on behalf of mortgagee against the mortgagor, co-mortgagor or any other interested party threatening any Asset's lien or lien priority or defend against any adversary proceeding filed against mortgagee by mortgagor, co-mortgagor or any other interested party;
  - v. execution of a reaffirmation agreement or other instrument required to be executed in connection with the bankruptcy of a mortgagor on an Asset; and
  - vi. file or deliver all notices required in compliance with any state or federal bankruptcy law, including but not limited to payment change notices and notices of transfer of claims;
- h. handle certain legal matters and routine litigation and retain legal counsel to represent and protect Purchaser's interests in the Assets, including but not limited to the following:
- i. notices of liens (mechanics liens, HOA/COA/Co-op liens, etc.),
  - ii. HOA/COA default notices or foreclosures (including co-ops),

- iii. **property forfeitures, seizures, eminent domain and condemnation actions,**
  - iv. **probate proceedings,**
  - v. **partition actions, lien releases, partial releases, easements, property line adjustments, etc.,**
  - vi. **title claims or quiet title actions,**
  - vii. **code violation notices or actions,**
  - viii. **tax sales,**
  - ix. **subordinate loan foreclosures,**
  - x. **REO Disposition closings,**
  - xi. **MERS Rule 14 notifications and MERS litigation tracking,**
  - xii. **Equity Reviews, including but not limited to those on junior liens for Charge-off or referral to foreclosure with senior lien where available, or**
  - xiii. **Senior lien monitoring to protect Servicer's junior or subordinate liens;**
    - i. **endorse instruments required to effectuate Asset payments or refunds, including but not limited to checks, drafts, or wire transfers evidencing such payments or refunds; and**
    - j. **receive, endorse, or process in the name of Purchaser on any checks, drafts, or wire transfers representing the proceeds from collections made with respect to the Assets, including but not limited to payments made by borrowers, insurance proceeds, liquidation proceeds, pay-off proceeds, sales proceeds, etc., and to issue, sign, or process any checks, drafts, or wire transfer issued to pay to the Purchaser its share in these proceeds.**
3. **Prepare, execute, file, record or deliver whatever documents are required, necessary and appropriate under any applicable laws, regulations, or Purchaser requirements, for the servicing of any Asset or REO Property, or to take any of the above actions as it pertains to any mortgage or deed of trust or REO Property, to which the Purchaser is the owner, master servicer, beneficiary, or mortgagee.**

With respect to the Actions, Seller gives to said attorneys-in-fact full power and authority to prepare, execute, file, record or deliver 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 that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. The Seller shall not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying on the Purchaser and DMI to undertake all necessary and prudent practices and procedures that may be necessary to confirm the accuracy of such items.

Nothing contained herein shall be construed to grant Purchaser or DMI the power to (i) initiate or defend any suit, litigation, or proceeding in the name of Seller, (ii) create a duty of Seller to initiate or defend any suit, litigation, or proceeding in the name of Purchaser or DMI, (iii) incur or agree to any liability or obligation in the name of or on behalf of Seller, or (iv) execute any document or take any action on behalf of, or in the name, place, or stead of, Seller, except as provided herein.

This appointment is to be construed and interpreted as a limited power of attorney and shall not be assigned to any third party by the Purchaser or DMI without the written prior consent of Seller, which may be provided in its sole discretion. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and is not to be construed as a general power of attorney.

This Limited Power of Attorney is effective as of the date hereof and will continue in full force and effect thereafter for a period of two (2) years beginning on the date hereof. The expiration of the period of agency hereunder shall in no way affect the validity of any actions of said attorney-in-fact during said period. This Limited Power of Attorney may only be used in the execution of the powers herein by officers or other authorized representatives of the Purchaser and/or DMI who have been duly designated by Purchaser or DMI, respectively, as having signing authority.

The Purchaser shall indemnify, defend and hold harmless the Seller from any and all costs, expenses, damages and losses arising out of or resulting from any unauthorized use of this Limited Power of Attorney.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state.

IN WITNESS THEREOF, Capital One, National Association has executed this Limited Power of Attorney this 17 day of March 2026

CAPITAL ONE, NATIONAL ASSOCIATION

By: [Signature]  
Name: Christine A. Tincher  
Title: Vice President

Witness: [Signature]  
Name: Jeff Feltz

Witness: [Signature]  
Name: Donna Leilani Maertens

**ACKNOWLEDGMENT**

STATE OF MARYLAND

HOWARD COUNTY

On the 17 day of March, in the year 2026 before me the undersigned, personally appeared Christine A. Tincher, Vice President of Capital One, National Association, personally known to me or proved to me on the basis of satisfactory evidence, to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity and that by her capacity, and that by her signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in Howard County, State of Maryland.

WITNESS my hand and official seal.

[Signature]  
Notary Public

My Commission Expires: Donna Leilani Maertens  
12/30/2027



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County Clerk  
Shelby County, AL  
04/08/2026 03:00:06 PM  
\$43.00 JOANN  
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Alle S. Boyd