

Recorded: 8/14/2018 at 8:35:02.0 AM
Fee Amount: \$52.00
Revenue Tax:
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2018 PG: 2293

Power of Attorney
Recorder's Cover Sheet

CF180071

Preparer Information: Carrington Mortgage Services
Julio Gonzales
1600 South Douglass Rd, Ste 200-A
Anaheim, CA 92806
303-895-2810

Return Document To: Title Services Corporation
Attn: REO Department
603 Commercial St.
Waterloo, IA 50701
319-236-9002

Grantor: Wilmington Savings Fund Society, FSB, as Trustee of Stanwich
Mortgage Loan Trust A

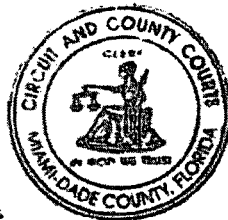
Grantee: Carrington Mortgage Services LLC

CFN: 20160733260 BOOK 30354 PAGE 4770
DATE: 12/21/2016 12:25:18 PM
HARVEY RUVIN, CLERK OF COURT, MIA-DADE CTY

KEN BURKE, CLERK OF COURT
AND COMPTROLLER PINELLAS COUNTY, FL
INST# 2016058253 02/25/2016 at 02:13 PM
OFF REC BK: 18097 PG: 23-32
DocType: PA RECORDING: \$44.00

INSTR # 201600003458
RECORDED 6/3/2016 1:17 PM
Stacie D. Harvey CLERK OF COURTS
BAKER COUNTY, FLORIDA
Page 1 of 9
Rec. \$78.00
DEPUTY CLERK JULIE

COVER SHEET FOR RECORDING PURPOSES
POA Loan Trust A



SEE ATTACHED EXHIBIT A - Signing Authority

CFN 20150457158
 OR BK 27988 PG 1754
 RECORDED 12/16/2015 10:10:42
 Palm Beach County, Florida
 Sharon R. Bock, CLERK & COMPTROLLER
 Pgs 1754 - 1757; (4pgs)

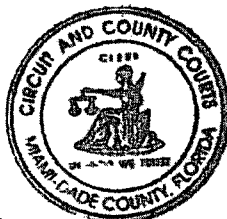
Document drafted by and
 RECORDING REQUESTED BY:
 Carrington Mortgage Services, LLC
 1600 South Douglass Road, Suite 200-A
 Anaheim, California 92806

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Stanwich Mortgage Loan Trust A (the "Trust"), by and through Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, and having an office at 500 Delaware Avenue 11th Floor, Wilmington, Delaware 19801, Attention: Corporate Trust- Stanwich Mortgage Loan Trust A, not in its individual capacity but solely as UTI Trustee ("UTI Trustee"), hereby constitutes and appoints Carrington Mortgage Services, LLC, ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (5) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Servicing and Custodial Agreement, dated as of August 11, 2015 (the "Servicing and Custodial Agreement") for the respective Trust listed on the attached Schedule A, among Stanwich Mortgage Acquisition Company IV, LLC, as initial beneficiary (the "Initial Beneficiary"), Carrington Capital Management L.L.C. as mortgage administrator (the "Mortgage Administrator"), Servicer, as servicer, Stanwich Mortgage Loan Trust A, as owner (the "Owner"), UTI Trustee, and Wells Fargo Bank, N.A., as custodian and paying agent (the "Custodian") as supplemented on or more SUBI Supplements (as defined in the Servicing and Custodial Agreement) and no power is granted hereunder to take any action that would be adverse to the interests of Wilmington Savings Fund Society, FSB d/b/a Christiana Trust. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") and related Properties (as defined below) held by Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee. These Loans are secured by collateral comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, taking deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) and foreclosing on the properties under the Security Instruments.

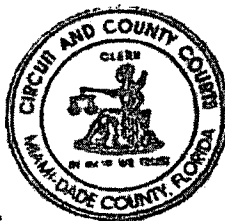


2. Execute and/or file such documents and take such other action as is proper and necessary to defend Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee in litigation and resolve any litigation where the Servicer has an obligation to defend Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee.
3. Transact business of any kind regarding the Loans and the Properties, as Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee's act and deed, to contract for, purchase, lease, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to mortgages or deeds of trust, bills of sale and execution of deeds and associated and related instruments and documents necessary, if any, conveying or encumbering the Property or to effect the conveyance or release of an encumbrance on the Property, in the interest of Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the UTI Trustee under the Servicing and Custodial Agreement, any applicable SUBI Supplements or the Titling Trust Agreement (as defined in the Servicing and Custodial Agreement), or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Wilmington Savings Fund Society, FSB d/b/a Christiana Trust in its individual capacity. If the Servicer receives any notice of suit, litigation or proceeding in the name of Wilmington Savings Fund Society, FSB d/b/a Christiana Trust in its individual capacity, then the Servicer shall promptly forward a copy of same to Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, in accordance with the notice provisions of the Servicing and Custodial Agreement or the Supplements.

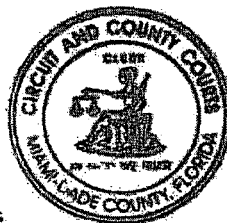
This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Servicing and Custodial Agreement or the Supplements or to allow the Servicer to take any action with respect to Security Instruments or promissory notes (or other evidence of indebtedness) not authorized by the Servicing and Custodial Agreement or the Supplements.

Servicer hereby agrees to indemnify and hold Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the exercise by the Servicer of the powers specifically granted to it under the Servicing and Custodial Agreement or the Supplements. The foregoing indemnity shall survive the



SCHEDULE A

Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A



termination of this Limited Power of Attorney and the Servicing and Custodial Agreement or the Supplements or the earlier resignation or removal of Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as UTI Trustee under the Servicing and Custodial Agreement or the Supplements.

Witness my hand and seal this 28 day of September, 2015.

NO CORPORATE SEAL

On Behalf of the Trust, by
Wilmington Savings Fund Society,
FSB d/b/a Christiana Trust, not in
its individual capacity, but solely
as Trustee

[Signature]
Witness: Jason B. Hill

[Signature]
Witness: Donna Lockerman

By: [Signature]
Name: Michael G. Oller Jr.
Title: Vice President

[Signature]
Attest: Cedric L. Strother, Trust Officer

CORPORATE ACKNOWLEDGMENT

State of Delaware

County of New Castle

On this 28 day of September, 2015, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Michael G. Oller Jr., and Cedric L. Strother, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Trust Officer of Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: [Signature]

My commission expires:

DEVON C. ALMEIDA
NOTARY PUBLIC, STATE OF DELAWARE
MY COMMISSION EXPIRES AUGUST 23, 2018

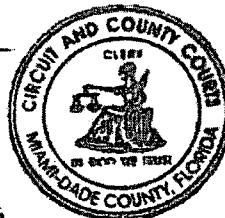


STATE OF FLORIDA • PALM BEACH COUNTY

I hereby certify that the foregoing is a
true copy of the record in my office with
redactions, if any, as required by law.

THIS 28 DAY OF SEPTEMBER, 2015
SHARON R. BOCK
CLERK & COMPTROLLER

By [Signature]
DEPUTY CLERK



ACTION BY WRITTEN CONSENT
OF THE
MANAGING MEMBER
OF
CARRINGTON MORTGAGE SERVICES, LLC

(March 9, 2016)

The undersigned, being the managing member (the "Managing Member") of Carrington Mortgage Services, LLC, a Delaware limited liability company (the "Company"), acting pursuant to Section 18-302 of the Delaware Limited Liability Company Act (the "Act") does hereby adopt the following resolutions of the Managing Member:

WHEREAS, pursuant to that certain Written Consent dated as of March 25, 2008 (the "March 25, 2008 Written Consent"), the Managing Member may amend Schedule A thereto from time to time;

WHEREAS, Schedule A was amended and restated pursuant to a Written Consent dated as of November 3, 2008 (the "November 3, 2008 Written Consent") to add additional individuals as Authorized Persons (as such term is defined in the March 25, 2008 Written Consent) of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of February 10, 2009 (the "February 10, 2009 Written Consent") to add additional individuals as Authorized Persons of the Company;

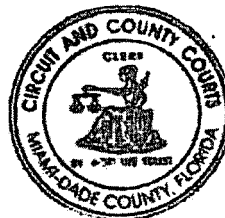
WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of March 1, 2012 (the "March 1, 2012 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of April 26, 2012 (the "April 26, 2012 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of January 25, 2013 (the "January 25, 2013 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of September 10, 2013 (the "September 10, 2013 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of December 10, 2013 (the "December 10, 2013 Written Consent") to add an additional individual as an Authorized Person of the Company;



WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of October 7, 2014 (the "October 7, 2014 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of October 21, 2014 (the "October 21, 2014 Written Consent") to add additional individuals as Authorized Persons of the Company;

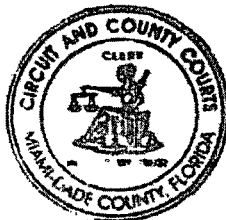
WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of April 9, 2015 (the "April 9, 2015 Written Consent") to add additional individuals as Authorized Persons of the Company; and

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of January 28, 2016 (the "January 28, 2016 Written Consent") to remove certain individuals as Authorized Persons, and to add additional individuals as Authorized Persons of the Company.

NOW, THEREFORE, BE IT RESOLVED, that Schedule A of the January 28, 2016 Written Consent is hereby amended and restated to add additional individuals as Authorized Persons, in substantially the form attached hereto; and

FURTHER RESOLVED, that Schedule A is hereby amended and restated in its entirety, in substantially the form attached hereto, and may be further amended and restated from time to time (it being understood that ordinary course changes in title to the individuals set forth on Schedule A shall be deemed automatically approved without necessitating any amendment or restatement of Schedule A).

[Signature Page follows]

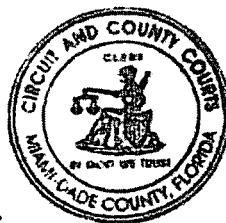


IN WITNESS WHEREOF, the undersigned has executed this Written Consent as of the date first above written.

CARRINGTON MORTGAGE HOLDINGS, LLC,
as Managing Member



By: Darren A. Fulco
Title: Chief Strategy Officer



SCHEDULE A

Authorized Persons

(Amended and Restated as of March 9, 2016)

John Alkire
Carol Butler
Emilia Castillo
Tom Croft
Anthony DeRosa
Jill Fuller
Kirk Gerling
Elizabeth Gonzales
Julio Gonzalez
Rocio Guillen
Monica Hadley
✓ Scott Hazen
Adel Issa
Chris Lechtanski
Ken MacLeod
Maurreene Magdaleno
Glenda Maldonado
Jason Mehr
Chris Miller
Jim Miller
Kerri Nutkiewicz
Tonya Osborne
Elizabeth Ostermann
Victor Rivas
Nicholas Rogers
Katie Seefried
Nand Tasukon
Leandra Torres
Dania Trevino
Tony Valencia
Desiree Vega
Paul Vitt
Hwei Waters

STATE OF FLORIDA, COUNTY OF DADE

I HEREBY CERTIFY that the foregoing is a true and correct copy of the
original on file in this office 8/15 AD 20 17

HARVEY RUVIN, Clerk of Circuit and County Courts

Deputy Clerk

JOSE SILVA #311082

