

After Recording Return To:

Servis One, Inc. d/b/a/ BSI Financial Services
314 S. Franklin Street, 2nd Floor
Titusville, PA 16354

20161128000432530
11/28/2016 09:24:36 AM
POA 1/5

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Servis One, Inc. d/b/a BSI Financial Services
1425 Greenway Drive, Suite 400
Irving, Texas 75038

Re: Servicing Agreement (as amended from time to time, the "Agreement"), dated as of March 31, 2015, by and among UMB Bank, National Association, as legal title trustee (the "Legal Title Trustee") of the MART Legal Title Trust 2015-NPL1 (the "Legal Title Trust"), MART Directing Party 2015-NPL1, LLC, as directing party, MART Depositor 2015-NPL1, LLC, as depositor, Wells Fargo Bank, N.A., as participation agent, and Servis One, Inc. d/b/a BSI Financial Services, as servicer (the "Servicer").

Ladies and Gentlemen:

KNOW ALL MEN BY THESE PRESENTS, that UMB BANK, NATIONAL ASSOCIATION, not in its individual capacity but solely as legal title trustee of MART Legal Title Trust 2015-NPL1, hereby constitutes and appoints Servicer and any officer or agent thereof, with full power of substitution, as true and lawful attorney-in-fact with full power and authority in the place and stead of Legal Title Trustee and Legal Title Trust and in the name of Legal Title Trustee, Legal Title Trust or in its own name, from time to time in Servicer's discretion, for the purpose of managing and servicing Mortgage Loans and REO Properties and to execute any and all documents and instruments which may be necessary or desirable to accomplish such tasks, and, without limiting the generality of the foregoing, Legal Title Trustee hereby gives Servicer the power and right, on behalf of Legal Title Trustee for the Legal Title Trust, without assent by Legal Title Trustee, to:

- a. receive, endorse and collect all checks or other instruments and satisfactions of Mortgage Loan or other security instruments;

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- b. to assign or endorse any Mortgage, deed of trust, promissory note or other instrument related to the Mortgage Loans;
- c. correct any assignment, mortgage, deed of trust or promissory note or other instrument related to the Mortgage Loans;
- d. complete and execute lost note affidavits or other lost document affidavits related to the Mortgage Loans;
- e. issue title requests and instructions related to the Mortgage Loans;
- f. declare defaults with respect to a Mortgage Loan or Mortgaged Property;
- g. give notices of intention to accelerate and of acceleration and of any notice as reasonably necessary or appropriate;
- h. 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;
- i. 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 Servicer shall not initiate any Action solely under Legal Title Trustee's or Legal Title Trust's name without indicating Servicer's representative capacity;
- j. conduct eviction or similar dispossessory proceedings;
- k. take possession of collateral on behalf of Legal Title Trustee or Legal Title Trust;
- l. 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;
- m. execute any documents or instruments in connection with any bankruptcy or receivership of an obligor or mortgagor on a Mortgage Loan;
- n. 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;
- o. execute all necessary documents to file claims with insurers on behalf of Legal Title Trustee or Legal Title Trust;

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p. assign, convey, accept, or otherwise transfer the interest in any Mortgaged Property on behalf of Legal Title Trustee or Legal Title Trust;

q. take such other actions and exercise such rights which may be taken by Legal Title Trustee or Legal Title Trust 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; and

r. execute all documents pursuant to the authority granted to it by this limited power of attorney with any of the following names in accordance with the instructions following:

- a. Servis One, Inc., dba BSI Financial Services, Inc.,
- b. Servis One, Inc. dba BSI Financial Services,
- c. BSI Financial Services, Inc., or
- d. BSI Financial Services;

provided that, the selection of the foregoing shall be in accordance with the name, if any, that a title insurer or lawyer for a party related to the transaction for which a particular document is being used has determined to be appropriate in the state in which the particular document is intended to be recorded.

Legal Title Trustee also grants to Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (a) to (r), above.

The undersigned gives Servicer full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all this Limited Power of Attorney shall be effective as of March 31, 2015.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Legal Title Trustee under the Agreement, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of UMB Bank, National Association, as Legal Title Trustee, except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of UMB Bank, National Association, as Legal Title Trustee, then the Servicer shall promptly forward a copy of same to the Legal Title Trustee.

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This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, deeds of trust or Mortgage Notes not authorized by the Agreement.

By accepting this Limited Power of Attorney, the Servicer hereby agrees to indemnify and hold the Legal Title Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, Actions, judgments, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Legal Title Trustee under the Agreement.

Any capitalized term used but not defined herein shall have the meaning assigned to such term in the Agreement.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, LEGAL TITLE TRUSTEE, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE OF THE LEGAL TITLE TRUST, HEREBY AGREES THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND SERVICER ON ITS OWN BEHALF AND ON BEHALF OF SERVICER'S ASSIGNS, BY DELIVERING A COPY OF THIS POWER OF ATTORNEY HEREBY AGREES TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

04/26/2016, 01:32:52P

Register of Deeds Nancy A. Lane E-RECORDED

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IN WITNESS WHEREOF, Legal Title Trustee, not in its individual capacity, but solely in its capacity as legal title trustee of the Legal Title Trust, has caused this Limited Power of Attorney to be executed as of December 17, 2015.

UMB BANK, NATIONAL ASSOCIATION,
as legal title trustee for MART Legal Title
Trust 2015-NPL1

Witness:

By: [Signature]

Name: Doug Hare

Title: Senior Vice President

[Signature]
Name: ELIZABETH E. ANGOTTI

[Signature]
Name: Brittany Lavender

CUMBERLAND COUNTY
A TRUE COPY OF RECORD

Attest [Signature]
Register

Document drafted by Servis One, Inc. d/b/a BSI Financial Services

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF MISSOURI

COUNTY OF JACKSON

On 12-17-15, before me, Theresa Wright personally appeared DOUG HARE of UMB Bank NA who proved to me on the basis of satisfactory evidence to be the person(s), whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal this 17 day of December, 2015

Signature: [Signature]

My Commission Expires: 3-8-17

(Seal)



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
11/28/2016 09:24:36 AM
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[Signature]

