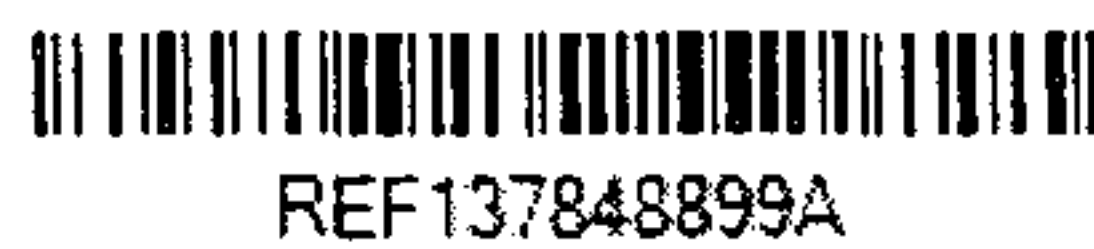


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POA 1/5

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Tallahassee, FL 32301-3008

PREPARED BY:  
Gladie Diaz  
The Palisades Group, LLC  
11755 Wilshire Blvd, Suite 1700  
Los Angeles, CA 90025

Loan ID: AL, Shelby  
ID: P476533POA  
REF137848899



<b>LIMITED POWER OF ATTORNEY</b>
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CFN 20150457156  
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

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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

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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

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[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



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
10/25/2017 11:19:25 AM  
S27.00 CHERRY  
20171025000386970

[Signature]

### CORPORATE ACKNOWLEDGMENT

State of Delaware

County of New Castle

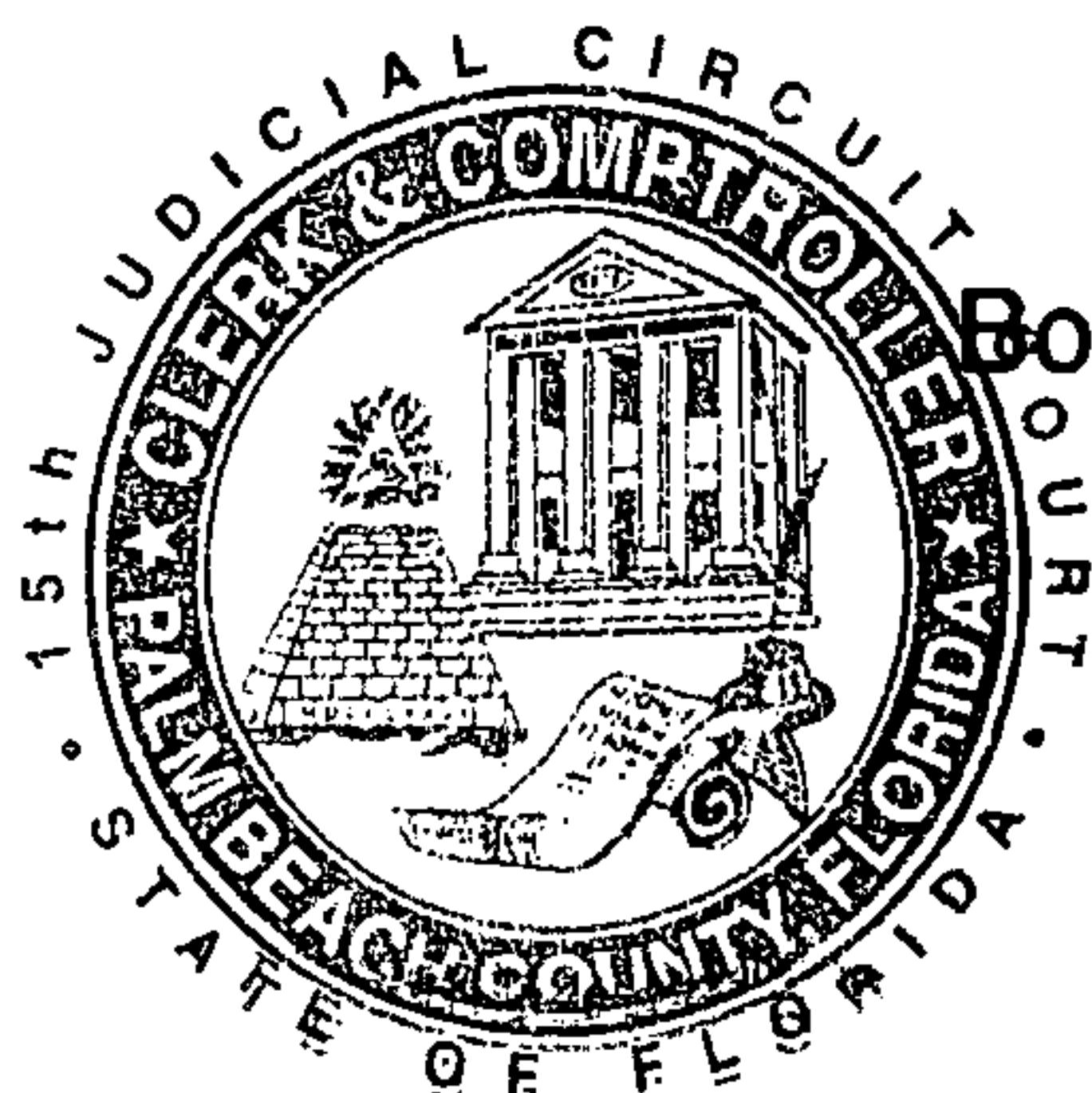
On this 28 day of September, 2015, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Michael G. Oller Jr., and Cedric L. Strother, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument 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 29, 2018



Book27988/Page1757

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I hereby certify the foregoing is a true copy of the record in my office with redactions, if any as required by law as of this day, Feb 28, 2017.  
Sharon R. Beck, Clerk and Comptroller, Palm Beach County, Florida  
BY [Signature] Deputy Clerk