

LIMITED POWER OF ATTORNEY

Wilmington Trust, National Association, not in its individual capacity but solely as trustee (in such capacity, the “Trustee”) of MFRA Trust 2014-1, MFRA Trust 2014-2, MFRA Trust 2015-1, MFRA Trust 2015-2, MFRA Trust 2016-1 and MFRA Trust 2019-1 (each, a “Trust” and, collectively, the “Trusts”), hereby appoints Planet Home Lending, LLC (the “Servicer”), as its true and lawful attorney-in-fact, to act in its place for the following purposes:

To sign, execute, acknowledge, deliver and record, in the name of each Trust, all documents in conjunction with the Mortgage Loans owned by such Trust for the purposes of (i) completing and recording any assignment, release or reconveyance instrument which is required for (a) the proper servicing of the related Mortgage Loan or otherwise necessary to cure any defect in the chain of title, (b) to ensure that the Mortgage Loan vests in the name of “Wilmington Trust, National Association, not in its individual capacity but solely as trustee of [*as applicable, MFRA Trust 2014-1, MFRA Trust 2014-2, MFRA Trust 2015-1, MFRA Trust 2015-2, MFRA Trust 2016-1 or MFRA Trust 2019-1*]” or another party designated by such Trust, and (c) for any transfer of record title which is required with respect to any of the Mortgage Loans or any security interest related thereto, (ii) curing any defects associated with any other document or instrument with respect to any of the Mortgage Loans related to the servicing thereof; (iii) pursuing, prosecuting and defending foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to any Mortgaged Property; (iv) executing all deeds, tax declarations, certificates and any other documents or instruments necessary, appropriate or required to list, sell, transfer and assign any Mortgaged Property acquired by the Trustee by foreclosure, by trustee’s sale pursuant to a power of sale, by deed lieu of foreclosure or by quitclaim deed, with any such deed from the Trustee to be made without recourse; (v) taking such further actions as are deemed necessary or required to service, administer and endorse the terms of any of the Mortgage Loans, including and without limitation, executing any subordination, modification or release agreements; and (vi) endorsing checks, drafts and other evidences of payment made payable to the Trust in conjunction with any of the Mortgage Loans, representing payments on accounts with all such amounts deposited in the applicable Custodial Account or Escrow Account.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments and to perform all things requisite, necessary and proper to carry into effect the powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney is effective as of the date hereof, and shall continue in full force and effect until revoked in writing by the undersigned.

This Limited Power of Attorney shall not be assigned to any third party by Servicer without the written prior consent of the applicable Trust.

Nothing herein shall give any attorney-in-fact the rights or powers to negotiate or settle any suit, counterclaim or action against any of the Trusts. If the Servicer receives any notice of

suit, litigation or proceeding in the name of a Trust, then Servicer shall promptly forward a copy of same to such Trust.

Servicer hereby agrees to indemnify and hold the 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 or in connection with any negligence or misuse of authority by Servicer in its exercise of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney.

If any provisions of this Limited Power of Attorney shall be held invalid, illegal, or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby. This Limited Power of Attorney is entered into and shall be governed by and construed by the laws of the State of New York without regard to conflicts of law principles of such state (except for Section 5-1401 of the New York General Obligations Law which shall govern).

This Document Prepared by:

Clarice Wright, Assistant Vice President

Wilmington Trust, National Association,

1100 North Market St.

Wilmington, DE 19890

IN WITNESS WHEREOF, the Trustee has caused these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 7th day of January, 2020.

WILMINGTON TRUST, NATIONAL ASSOCIATION, not in its individual capacity but solely as trustee for each of MFRA Trust 2014-1, MFRA Trust 2014-2, MFRA Trust 2015-1, MFRA Trust 2015-2, MFRA Trust 2016-1 and MFRA Trust 2019-1

By: [Signature]
Clarice Wright, Assistant Vice President

[Signature]
WITNESS: Gregory Marcum

[Signature]
WITNESS: Miranda Kerrigan

STATE OF DELAWARE)
COUNTY OF NEW CASTLE)

On January 7, 2020, before me, the undersigned, a Notary Public in and for said State, personally appeared before me Clarice Wright, Authorized Signatory of the Trustee, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted executed the instrument.

WITNESS my hand and official seal.

[Signature]
Christina Bader, Notary Public
My commission expires: March 22, 2020



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
02/12/2026 12:12:09 PM
\$33.00 JOANN
20260212000041150

[Signature]