

COPY



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Skagit County Auditor

8/10/2017 Page

1 of

7 3:22PM

\$80.00

AFTER RECORDING MAIL TO:

Shapiro & Sutherland, LLC  
1499 SE Tech Center Place  
Suite 255  
Vancouver, Washington 98683  
S&S No. 17-120557

01-163107

Accommodation Recording only

Document Title: Certified Limited Power of Attorney

Reference number of document: 200707050082

Borrower: James R. Kosbab, a single person

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

Abbreviated Legal:  
LOT 3 OF SHORT PLAT 96-101 AF#9712230021

Complete legal description is below

Assessor's Parcel number:  
P44859

Complete Legal Description:

Lot 3 of Short Plat No. 96-101, approved December 12, 1997, recorded December 23, 1997, in Book 13 of Short Plats, pages 75 and 76, under Auditor's File No. 9712230021, records of Skagit County, Washington, and being a portion of the North 1/2 of the Northeast 1/4 of Section 28, Township 35 North, Range 9 East, W.M.

Situate in the County of Skagit, State of Washington.

**Recording Requested and Prepared By:**

T.D. Service Company  
Attn: LR Department (Cust# 637/5)  
4000 W. Metropolitan Drive, Fourth Flr.  
Orange, CA 92868  
Prepared By: Brenda Cortez

Recorded in Official Records, Orange County  
Hugh Nguyen, Clerk-Recorder



2016000027910 2:41 pm 01/21/16

217 422 P14 F13 5  
0.00 0.00 0.00 0.00 12.00 0.00 0.00 0.00

**AND WHEN RECORDED MAIL TO:**

T.D. Service Company  
Attn: LR Department (Cust# 637/5)  
4000 W. Metropolitan Drive, Fourth Flr.  
Orange, CA 92868  
Customer#: 637/5  
Service#: 4290871DTI

SPACE ABOVE THIS LINE FOR RECORDER'S ONLY

JFB  
kr  
CF

**LIMITED POWER OF ATTORNEY**  
TITLE OF DOCUMENT

**Assignor:** WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTIANA TRUST  
AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST A  
1600 SOUTH DOUGLASS ROAD, SUITE 200-A, ANAHEIM CA 92806

**Assignee:** CARRINGTON MORTGAGE SERVICES, LLC  
1600 SOUTH DOUGLASS ROAD, SUITE 200-A, ANAHEIM CA 92806

**DO NOT REMOVE**

***This is part of the official document***

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

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

Jason B. Hill  
Witness: Jason B. Hill

Donna Lockerman  
Witness: Donna Lockerman

By: Michael G. Oller Jr.  
Name: Michael G. Oller Jr.  
Title: Vice President

Cedric L. Strother  
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: Devon C. Almeida

My commission expires:

**DEVON C. ALMEIDA**  
NOTARY PUBLIC, STATE OF DELAWARE  
MY COMMISSION EXPIRES AUGUST 29, 2018

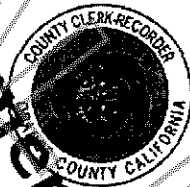
**SCHEDULE A**

Stanwich Mortgage Loan Trust A

THIS IS A CERTIFIED COPY OF THE  
RECORD IF IT BEARS THE SEAL, AND  
SIGNATURE OF THE ORANGE  
COUNTY CLERK-RECORDER.

DATE: 3/29/2017

CERTIFICATION FEE: 6.00



COUNTY CLERK-RECORDER

*Hugh Nguyen*

ORANGE COUNTY  
STATE OF CALIFORNIA