

**AFTER RECORDING MAIL TO:**  
Aztec Foreclosure Corporation of Washington  
1499 SE Tech Center Place, Suite 255  
Vancouver, WA 98683  
AFC# 20-126899

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**Document Title:** Limited Power of Attorney

**Reference number of document:** Instrument No. 201904120087

**Grantor(s):** Spruce Hill Mortgage Loan Trust

**Grantee(s):** Carrington Mortgage Services, LLC

**Original Mortgagor(s):** PK Homes LLC, a Limited Liability Company

**Legal:** Lot 54, "MADDOX CREEK PUD PHASE 1", according to the: plat thereof recorded in Volume 16 of Plats, pages 121 through 130, records of Skagit County, Washington.

**Abbreviated Legal:** LT 54, MADDOX CREEK PUD PHASE 1

**Assessor's Parcel number:** P109348

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**

**Spruce Hill Mortgage Loan Trust A (the "Trust")**, by and through **Wilmington Savings Fund Society, FSB** and having an office at 500 Delaware Avenue 11th Floor, Wilmington, Delaware 19801, Attention: Corporate Trust- Spruce Hill Mortgage Loan Trust A, not in its individual capacity but solely as trustee of Spruce Hill Mortgage Loan Trust A ("Trustee"), hereby constitutes and appoints Carrington Mortgage Services, LLC ("Servicer"), having an address of 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, 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 Agreement, dated as of September 18, 2018 (the "Servicing Agreement"), among Spruce Hill Mortgage Acquisition Company, LLC as initial beneficiary (the "Initial Beneficiary"), Servicer as servicer, Spruce Hill Mortgage Loan Trust A as owner (the "Owner"), Trustee, and Emphasys Technologies, Inc., as paying agent (the "Custodian") as supplemented by one or more SUBI Supplements (as defined in the Servicing Agreement) and no power is granted hereunder to take any action that would be adverse to the interests of Wilmington Savings Fund Society, FSB. 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 as trustee of Spruce Hill Mortgage Loan Trust A. 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 as trustee of Spruce Hill Mortgage Loan Trust A, 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 as trustee of Spruce Hill Mortgage Loan Trust A in litigation and resolve any litigation where the Servicer has an obligation to defend Wilmington Savings Fund Society, FSB as trustee of Spruce Hill Mortgage Loan Trust A.
3. Transact business of any kind regarding the Loans and the Properties, as Wilmington Savings Fund Society, FSB as trustee of Spruce Hill Mortgage Loan Trust A'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 as trustee of Spruce Hill Mortgage Loan Trust A.
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 Trustee under the Servicing Agreement, any applicable SUBI Supplements or the Trust Agreement (as defined in the Servicing 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 in its individual capacity. If the Servicer receives any notice of suit, litigation or proceeding in the name of Wilmington Savings Fund Society, FSB in its individual capacity, then the Servicer shall promptly forward a copy of same to Wilmington Savings Fund Society, FSB, in accordance with the notice provisions of the Servicing Agreement or the Supplements.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Servicing 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 Agreement or the Supplements.

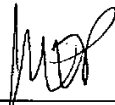
Servicer hereby agrees to indemnify and hold Wilmington Savings Fund Society, FSB as trustee of Spruce Hill Mortgage Loan Trust A, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, 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 Agreement or the Supplements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Servicing Agreement or the Supplements or the earlier resignation or removal of Wilmington Savings Fund Society, FSB as trustee of Spruce Hill Mortgage Loan Trust A under the Servicing Agreement or the Supplements.

Witness my hand and seal this 26 day of November, 2019.

**NO CORPORATE SEAL**

On Behalf of the Trust, by  
Wilmington Savings Fund Society,  
FSB, not in its individual capacity, but  
solely as trustee of Spruce Hill Mortgage  
Loan Trust A

  
\_\_\_\_\_  
Witness: Karen Huffman

By:   
\_\_\_\_\_  
Name: Mary Emily Pagano  
Title: Trust Officer

  
\_\_\_\_\_  
Witness: Dana Hinton

**CORPORATE ACKNOWLEDGMENT**

State of Delaware

County of New Castle

On this 26 day of November, 2019, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Mary Emily Pagano, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as Trust Officer of Wilmington Savings Fund Society, FSB, and acknowledged to me that such Federal Savings Bank executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: \_\_\_\_\_

My commission expires: November 27, 2022

