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2016 005275

Document drafted by and  
RECORD AND RETURN TO:  
Selene Finance LP  
8201 Cypress Plaza Drive  
Jacksonville, FL 32256

**LIMITED POWER OF ATTORNEY**

The trust identified on the attached Schedule 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, not in individual capacity but solely as Legal Title Trustee ("Trustee"), hereby constitutes and appoints Selene Finance LP ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by Servicer, to execute and acknowledge in writing or by facsimile stamp documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (18) 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 July 9, 2015 (the "Servicing Agreement"), among The Palisades Group, LLC, Servicer, Participation Agent, and Legal Title Trustee, 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 Legal Title 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 promissory note secured thereby.

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2016 JAN 29 AM 8:55  
MICHAEL B. BROWN  
RECORDER

ER 074-04-2121

1. The modification or re-recording of a Security Instrument or deed of trust, where said modification or re-recording is solely for the purpose of correcting the Security Instrument or deed of trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Security Instrument or deed of trust as insured and (ii) otherwise conforms to the provisions of the Servicing Agreement.
2. The execution of loan modification agreements or forbearance agreements related to any Security Instrument, promissory note or any other documents related to any Loan.
3. The subordination of the lien of a Security Instrument or deed of trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial re-conveyances or the execution or requests to trustees to accomplish same.

1000819415v1

Any provision herein which restrict the sale, rental or use of the described Real Property because of color or race is invalid and unenforceable under the Federal Law. Confidential information may have been redacted from the document in compliance with the Public Information Act.

A Certified Copy  
Attest: 10/7/2015  
Stan Stanart, County Clerk  
Harris County, Texas

*Nancy Cuellar*  
Deputy  
Nancy Cuellar

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#584233  
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4. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
5. The completion of loan assumption agreements.
6. The full satisfaction/release of a Security Instrument or deed of trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, release of the related Mortgage Note.
7. The assignment of any Security Instrument or deed of trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
8. The full assignment of a Security Instrument upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
9. With respect to a Security Instrument or deed of trust, the foreclosure, the taking of a deed in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws), or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:

- a. the substitution of trustee(s) serving under a deed of trust, in accordance with state law and the deed of trust;
- b. the preparation and issuance of statements of breach or non-performance;
- c. the preparation and filing of notices of default and/or notices of sale;
- d. the cancellation/rescission of notices of default and/or notices of sale;
- e. negotiation, preparation and acceptance of any short-pay;
- f. the taking of deed in lieu of foreclosure; and
- g. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Security Instrument, deed of trust or state law to expeditiously complete said transactions in paragraphs 9.a. through 9.e above.

10. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the negotiation, preparation and acceptance of any short-sale and the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;

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*Nancy Cuellar*  
 Deputy  
 Nancy Cuellar



ER 074-04-2122



- c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
- d. escrow instructions; and
- e. any and all documents necessary to effect the transfer of property.

11. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.
12. All documents and instruments necessary in the appearance and prosecution of suits for possession and unlawful detainer, and eviction actions seeking, without limitation, possession of any real property acquired through foreclosure and any and all related damages.
13. The completing and recording of any assignment, release or conveyance instrument which is required for (a) the proper servicing of the related Mortgage Asset or otherwise necessary to cure any defect in the chain of title, (b) ensuring that the Mortgage Assets vest in the name of the Trust or another party designated by Trust, and (c) any transfer of record title which is required with respect to the Assets or any security interest related thereto.
14. The curing of any defects associated with any other document or instrument with respect to a Mortgage Asset related to the servicing thereof pursuant to the Agreement and the Servicing Supplement.
15. The pursuing, prosecuting and defending of foreclosures (or other comparable conversions to ownership), ejections, evictions, bankruptcies, suits and other related matters with respect to any Mortgaged Property, as defined in and pursuant to the Servicing Agreement.
16. The taking of such further actions as are deemed necessary or required to service, administer and endorse the terms of the Mortgage Loans in accordance with the Agreement.
17. The endorsing of checks, drafts and other evidence of payment made payable to Trust in conjunction with any Loan, representing payments on accounts with all such amounts deposited in the related Custodial Account, as defined in and pursuant to the Servicing Agreement.
18. The executing of loan modification agreements or forbearance agreements related to any Mortgage, promissory note, or any other documents related to any Loan consistent with the authority provided pursuant to the terms of the Servicing Agreement.

Servicer hereby agrees to indemnify and hold Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as 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

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 Deputy  
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ER 074-04-2123

the exercise by the Servicer of the powers specifically granted to it under the Agreement. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Servicing Agreement or the earlier resignation or removal of Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as Legal Title Trustee.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Legal Title Trustee under 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, 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.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Servicing Agreement or to allow the Servicer to take any action with respect to the Security Instruments or promissory notes (or other evidence of indebtedness) not authorized by the Servicing Agreement.



ER 074-04-2124

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Stan Stanart, County Clerk  
Harris County, Texas

*Nancy Cuellar*  
Deputy  
Nancy Cuellar



SCHEDULE A

1) Normandy Mortgage Loan Trust, Series 2015-1

ER 074-04-2125



2015-1 Trust Agreement Power of Attorney (Selene)

1000819415v1

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A Certified Copy

Attest: 10/7/2015

Stan Stanart, County Clerk

Harris County, Texas

*Nancy Cuellar*

Deputy

Nancy Cuellar



Witness my hand and seal this 21<sup>st</sup> day of July, 2015.

NO CORPORATE SEAL

On Behalf of the Normandy Mortgage Loan Trust, Series 2015-1, by WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, not in its individual capacity, but solely as Legal Title Trustee

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*J Hill*  
Witness: Jason B. Hill

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

*Donna Lockerman*  
Witness: Donna Lockerman

*Kem*  
Attest: Kristin L. Moore



ER 074-04-2126

2015-1 Trust Agreement Power of Attorney (Selene)

1000819415v1

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Stan Stanart, County Clerk  
Harris County, Texas

*Nancy Cuellar* Deputy  
Nancy Cuellar





CORPORATE ACKNOWLEDGMENT

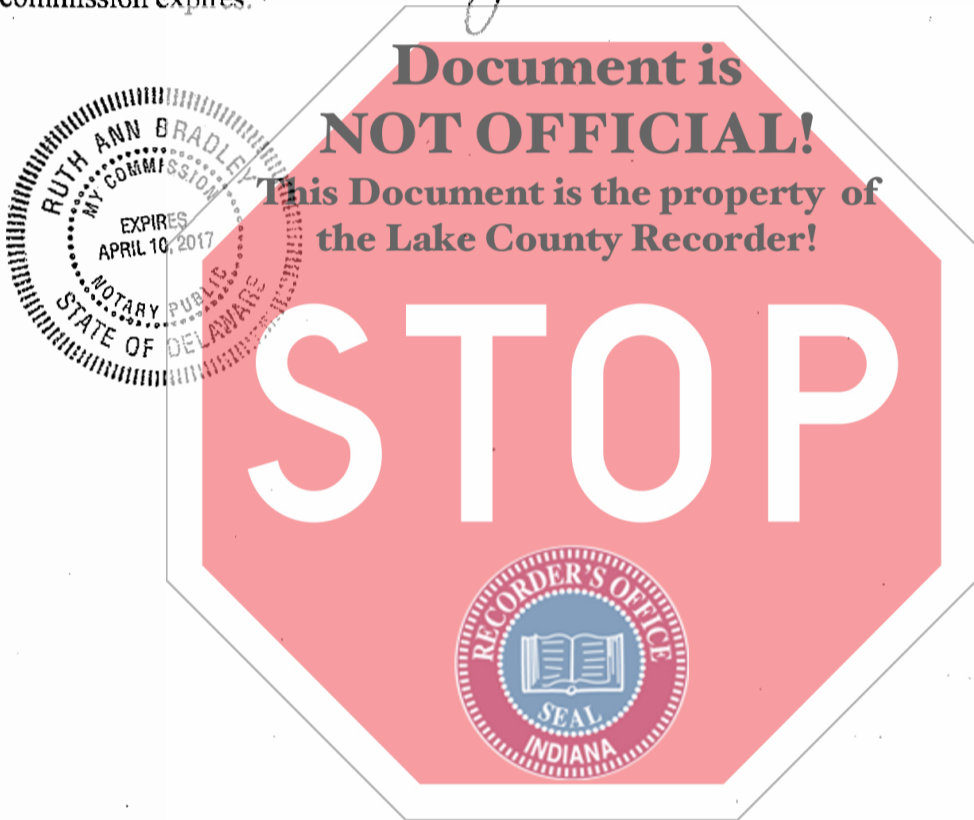
State of Delaware

County of New Castle

On this 21<sup>st</sup> day of July, 2015, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Michael G. Oller, Jr. and Kristin L. Moore, 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: *Ruth Ann Bradley*  
My commission expires:



ER 074-04-2127

2015-1 Trust Agreement Power of Attorney (Selene)

1000819415v1

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Attest: 10/7/2015  
Stan Stanart, County Clerk  
Harris County, Texas

*Nancy Cuellar*  
Deputy  
Nancy Cuellar



ER 074-04-2128

20150418650  
# Pages 8  
09/15/2015 09:02 AM  
e-Filed & e-Recorded in the  
Official Public Records of  
HARRIS COUNTY  
STAN STANART  
COUNTY CLERK  
Fees \$40.00


**Document is  
NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

STOP

RECORDERS MEMORANDUM  
This instrument was received and recorded electronically  
and any blackouts, additions or changes were present  
at the time the instrument was filed and recorded.

Any provision herein which restricts the sale, rental, or  
use of the described real property because of color or  
race is invalid and unenforceable under federal law.  
THE STATE OF TEXAS  
COUNTY OF HARRIS  
I hereby certify that this instrument was FILED in  
File Number Sequence on the date and at the time stamped  
hereon by me; and was duly RECORDED in the Official  
Public Records of Real Property of Harris County, Texas.



*Stan Stanart*  
COUNTY CLERK  
HARRIS COUNTY, TEXAS

Any provision herein which restrict the sale, rental or use of the described Real Property because of color or race is invalid and unenforceable under the Federal Law. Confidential information may have been redacted from the document in compliance with the Public Information Act.

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Harris County, Texas

*Nancy Cuellar*  
Deputy  
Nancy Cuellar

