

#16020177
IN - Luke

RETURN TO:

Orion Financial Group, Inc.
2860 Exchange Blvd. #100
Southlake, TX 76092

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the trusts listed on Exhibit A attached hereto, as Transferor (the "Transferor") pursuant to those certain Pooling and Servicing Agreements listed on Exhibit A attached hereto (each an "Agreement") by and between Transferor and Normandy Mortgage Acquisition Company, LLC, as Transferee (the "Transferee"), hereby constitutes and appoints Transferee, the Transferor's true and lawful Attorney-in-Fact, in the Transferor's name, place and stead and for the Transferor's benefit, in connection with all mortgage loans sold, transferred, conveyed, and assigned by Transferor to Transferee pursuant to the Agreement solely for the purpose of performing such acts and executing such documents in the name of the Transferor necessary and appropriate to effectuate such sale, transfer, conveyance, and assignment and delivery of such mortgage loans, including but not limited to the following enumerated transactions in respect of any of the mortgages or deeds of trust (singularly referred to herein as the "Mortgage" and the "Deed of Trust" and collectively referred to herein as the "Mortgages" and the "Deeds of Trust," respectively), and promissory notes secured thereby (singularly referred to herein as the "Mortgage Note" and collectively referred to herein as the "Mortgage Notes") and any other loan documents executed in connection with the making and servicing of the related mortgage loans (singularly referred to herein as the "Other Loan Document" and collectively referred to herein as the "Other Loan Documents," for which the undersigned is acting as Transferor (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any Mortgage or Deed of Trust).

This appointment of the Attorney-in-Fact (this "Appointment") shall include the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary.

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage 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.
2. The subordination of the lien of a Mortgage 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 2 shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. 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.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note and related Other Loan Documents, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

NON-CONFORMING DOCUMENT
ADDITIONAL RECORDING FEE
(ORC 317.114)



2016 0514505
2016 AUG 11 11:19 AM
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MICHAEL B. BROWN
RECORDER

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Wayne Coates
Hamilton County Recorder's Office
Doc #: 16-38446 Type: PA
Filed: 05/03/16 09:42:53 AM 488.00
Off. Rec.: 13158 00950 F 7 199

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7. The full assignment of a Mortgage or Deed of Trust 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.

8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, 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) The taking of deed in lieu of foreclosure; and
- (f) The preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in Sections 8(a) through 8(e) above.

9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:

- (a) Listing agreements;
- (b) Purchase and sale agreements;
- (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.

10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

11. The taking of possession of and endorsement and collection of any checks, drafts, notes, acceptances or other instruments for the payment of moneys due under any mortgage insurance or with respect to any Mortgage Note and to file any claim or to take any other action or proceeding in any court of law or equity or otherwise deemed appropriate by Transferee for the purpose of collecting any and all such moneys due under any such mortgage insurance or with respect to any Mortgage Note, Mortgage or Deed of Trust whenever payable.

12. The correction and cure of any Mortgage, Deed of Trust, Mortgage Note, or Other Loan Documents that is deficient, incomplete or incorrect.

13. The taking of all other necessary and appropriate actions in connection with the foregoing.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of 1, 2015.

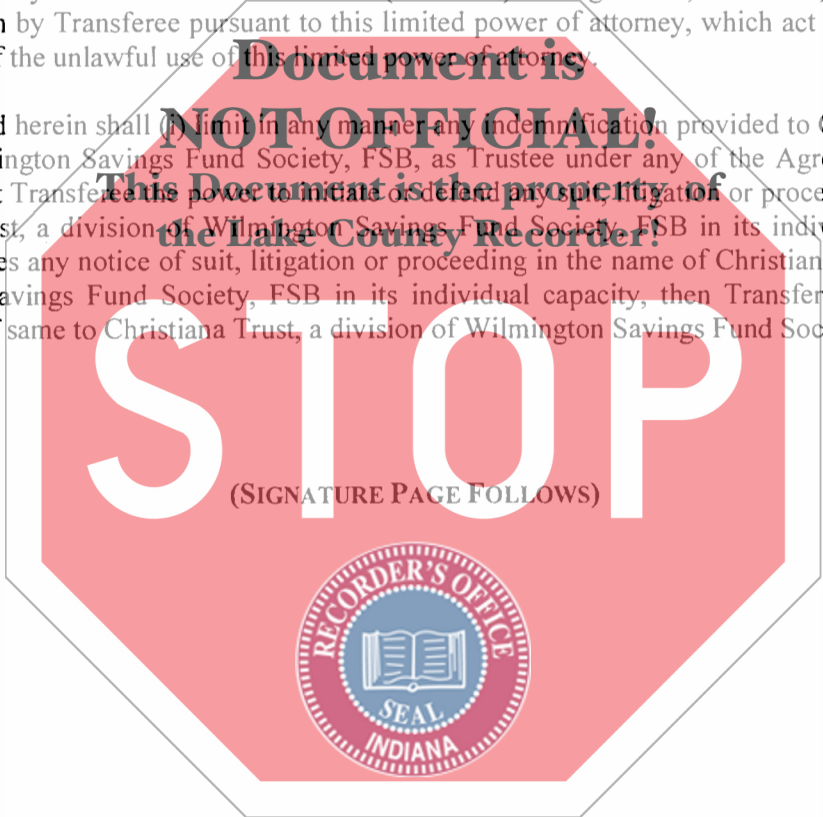
This Appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney. This Power of Attorney is a power coupled with an interest and shall be irrevocable.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

Transferee hereby agrees to indemnify and hold Christiana Trust, a division of Wilmington Savings Fund Society, FSB, 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 ("Claims") arising out of, related to, or in connection with any act taken by Transferee pursuant to this limited power of attorney, which act results in a Claim solely by virtue of the unlawful use of this limited power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee under any of the Agreements or (ii) be construed to grant Transferee the power to initiate or defend any suit, litigation or proceeding in the name of Christiana Trust, a division of Wilmington Savings Fund Society, FSB in its individual capacity. If Transferee receives any notice of suit, litigation or proceeding in the name of Christiana Trust, a division of Wilmington Savings Fund Society, FSB in its individual capacity, then Transferee shall promptly forward a copy of same to Christiana Trust, a division of Wilmington Savings Fund Society, FSB.



IN WITNESS WHEREOF, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the trusts listed on **Exhibit A** attached hereto, as Transferor, has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 7th day of August 2015.

Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the trusts listed on **Exhibit A** attached hereto, as Transferor

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

WITNESSETH THIS 7TH DAY
OF AUGUST, 2015

By: Cheryl Friedrich
Name: Cheryl Friedrich
Title: Administrative Support Specialist

STATE OF DELAWARE

COUNTY OF NEW CASTLE

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

On August 7, 2015 before me, the undersigned, a Notary Public in and for said state, personally appeared Michael G. Oller, Jr. of Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Transferor under that certain [Agreement], personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed that same in his authorized capacity, and that by his signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.

(SEAL)



Ruth Ann Bradley
Notary Public, State of Delaware

EXHIBIT A

LIST OF POOLING AND SERVICING AGREEMENTS AND TRUSTS

Pooling and Servicing Agreement, dated as of June 27, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (“Depositor”), Rushmore Loan Management Services LLC (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a Division of Wilmington Savings Fund Society, FSB, as trustee (“Trustee”) and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-8 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the “Pooling and Servicing Agreement”).

Pooling and Servicing Agreement, dated as of June 27, 2013, among Normandy Mortgage Acquisition Company, LLC; as depositor (the “Depositor”), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee (the “Trustee”) and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-9 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the “Pooling and Servicing Agreement”).

Pooling and Servicing Agreement, dated as of July 31, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (the “Depositor”), Rushmore Loan Management Services LLC (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a Division of Wilmington Savings Fund Society, FSB, as trustee (“Trustee”) and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-11 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the “Pooling and Servicing Agreement”).

Pooling and Servicing Agreement, dated as of August 8, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (the “Depositor”), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee (the “Trustee”) and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-10 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the “Pooling and Servicing Agreement”).

Pooling and Servicing Agreement, dated as of August 29, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (the “Depositor”), Rushmore Loan Management Services LLC (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a Division of Wilmington Savings Fund Society, FSB, as trustee (“Trustee”) and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-15 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the “Pooling and Servicing Agreement”).

Pooling and Servicing Agreement, dated as of September 10, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (“Depositor”), Rushmore Loan Management Services LLC (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a Division of Wilmington Savings Fund Society, FSB, as trustee (“Trustee”) and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-17 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the “Pooling and Servicing Agreement”).

Pooling and Servicing Agreement, dated as of September 12, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (the "Depositor"), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee (the "Trustee") and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-16 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the "Pooling and Servicing Agreement").

Amended and Restated Pooling and Servicing Agreement, dated as of October 3, 2013, among DC Residential III Portfolio Private Owner, LLC, as depositor (the "Depositor"), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee (the "Trustee") and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-13 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the "Pooling and Servicing Agreement").

Pooling and Servicing Agreement, dated as of October 9, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (the "Depositor"), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee (the "Trustee") and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-12 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the "Pooling and Servicing Agreement").

Pooling and Servicing Agreement, dated as of November 22, 2013, among Normandy Mortgage Acquisition Company, LLC, as depositor (the "Depositor"), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a Division of Wilmington Savings Fund Society, FSB, as trustee (the "Trustee") and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-18 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the "Pooling and Servicing Agreement").

Amended and Restated Pooling and Servicing Agreement, dated as of November 15, 2013, among NJCC Hurricane Sandy Fund #1 LLC, as depositor (the "Depositor"), Selene Finance LP (as successor servicer to Carrington Mortgage Services, LLC), as Class A Servicer and as Class B Servicer, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee (the "Trustee") and Wells Fargo Bank, N.A., as paying agent and custodian, relating to Normandy Mortgage Loan Trust, Series 2013-19 Asset-Backed Pass-Through Certificates, as amended, supplemented or modified from time to time (the "Pooling and Servicing Agreement").





Filed: 04/04/2016 01:07:51 PM
Suzanne W. Lowder, Register of Deeds
Stanly County, NC

Amy Mathis

2016-0093669

03/09/2016 04:51 PM Fee: \$ 33.00

Page 1 of 7

Recorded in Official Records
County of Riverside
Peter Aidana
Assessor-County Clerk-Recorder

CA



✓ RETURN TO:
M.E. Wileman
2860 Exchange Blvd. #100
Southlake, TX 76092

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LIMITED POWER OF ATTORNEY



7/26
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