

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 AUG 12 AM 8:50

MICHAEL B. BROWN
RECORDER

Meridian Asset Services
Attn: Recording Dept.
780 94th Ave N., Suite 102
St. Petersburg, FL 33702

2016 054980



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LIMITED POWER OF ATTORNEY

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GFT Mortgage Loan Trust 2015-GFT1 ("Trust"), by and through Wilmington Savings Fund Society, FSB and having an office at 500 Delaware Avenue, 11th Floor, Wilmington, Delaware 19801 not in its individual capacity but solely as Owner Trustee ("Trustee") for the Trust, hereby constitutes and appoints Fay Servicing, LLC ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer or agent authorized by a Resolution by Manager 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 Mortgage Loan Servicing Agreement, dated as of January 28, 2015, by and among the Trust, Wells Fargo Bank, N.A., as Master Servicer and Servicer ("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 Trustee. These Loans are secured by collateral comprised of Mortgages, deeds of trust 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 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 Trustee in litigation and resolve any litigation where the Servicer has an obligation to defend Trustee.
3. Transact business of any kind regarding the Loans and the Properties, as Wilmington Savings Fund Society, FSB as 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.

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- 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 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 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 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.

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 Security Instruments or promissory notes (or other evidence of indebtedness) not authorized by the Servicing Agreement.

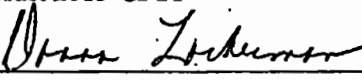
The Servicer hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the misuse by the Servicer of the powers granted to it hereunder. The Trust hereby agrees to indemnify and hold Servicer 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 the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnities 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 as Trustee under the Servicing Agreement.

Witness my hand and seal this 26 day of February, 2015.

NO CORPORATE SEAL

On Behalf of the Trust, by Wilmington Savings Fund Society, FSB, solely as Owner Trustee for GFT Mortgage Loan Trust 2015-GFT1


 Witness: Kristin L. Moore, VP

By: 
 Name: Donna Lockerman
 Title: Trust Officer


 Witness: Jason B. Hill, AVP


 Attest: Cheryl Friedrich

CORPORATE ACKNOWLEDGMENT

State of Delaware

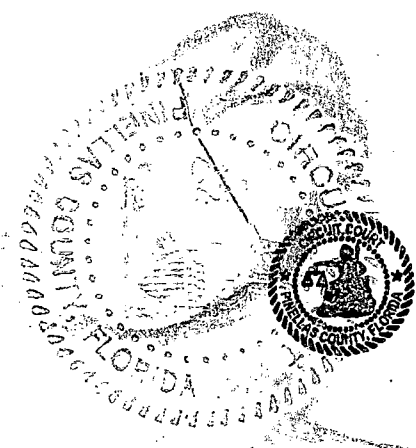
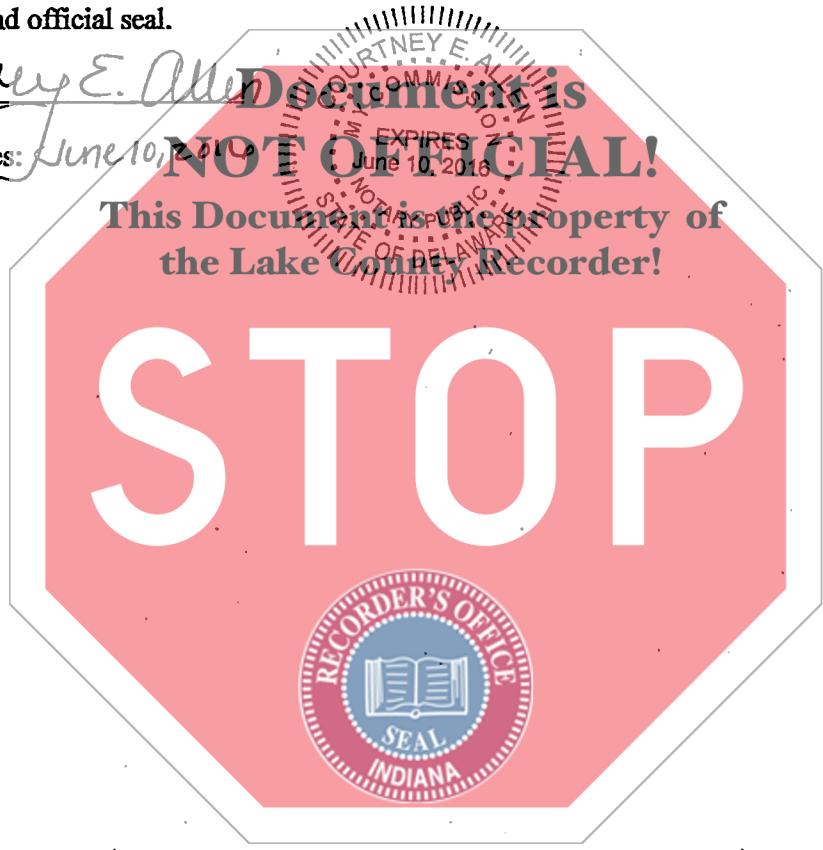
County of New Castle

On this 26th day of February, 2015, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Donna Lockerman, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Trust Officer of Wilmington Savings Fund Society, FSB, 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: Courtney E. Allen

My commission expires: June 10, 2016



STATE OF FLORIDA-PINELLAS COUNTY

I hereby certify that the foregoing is a true copy as the same appears among the files and records of this court. This 2 day of July, 2016

KEN BURKE
Clerk of Circuit Court & Comptroller

By: Arrecha C. Davis
Deputy Clerk