

2017-020403

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MICHAEL B. BROWN
RECORDER

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT (HUD), having an address of 451 7th Street, S.W., Washington, D.C. 20410, hereby appoints Carrington Mortgage Services, LLC ("CMS"), having an address of 1600 South Douglass Road, Anaheim, California, 92806, as its true and lawful Attorney-in-Fact to act in the name, place and stead of HUD solely for the purposes set forth below relating to the sale of non-performing mortgage loans purchased by Stanwich Mortgage Acquisition Company IV, LLC from HUD pursuant to the terms and conditions provided in the Conveyance, Assignment and Assumption Agreement ("CAA Agreement") for Aged Delinquency Portfolio Loan Sale and assigned to Stanwich Mortgage Loan Trust A. This limited power of attorney is effective only for the Mortgage Loans and Associated PPC Loans, as defined by the CAA Agreement, listed in EXHIBIT A. The said attorney-in fact is hereby authorized and empowered, as follows:

COPY



1. To endorse, on behalf of HUD, the Note or equivalent for each Mortgage Loan or Associated PPC Loan provided in EXHIBIT A to Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A, where CMS bears full responsibility for ensuring such endorsements are in a form that complies with applicable local, state and federal law. The authorization for endorsement is strictly limited to endorsement of such Mortgage Loan or Associated PPC Loan promissory notes to Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A. Any endorsement to any other entity other than Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A shall be void.
2. To execute, on behalf of HUD, an Assignment of Mortgage, Deed of Trust or equivalent for each Mortgage Loan or Associated PPC Loan provided in EXHIBIT A to Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A, where CMS bears full responsibility for ensuring such assignments are in a form that complies with applicable local, state and federal law. The authorization for assignment is strictly limited to Assignment of Mortgage Loan or Associated PPC Loan mortgages to Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A. Any assignment to any other entity other than Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A shall be void.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorney-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

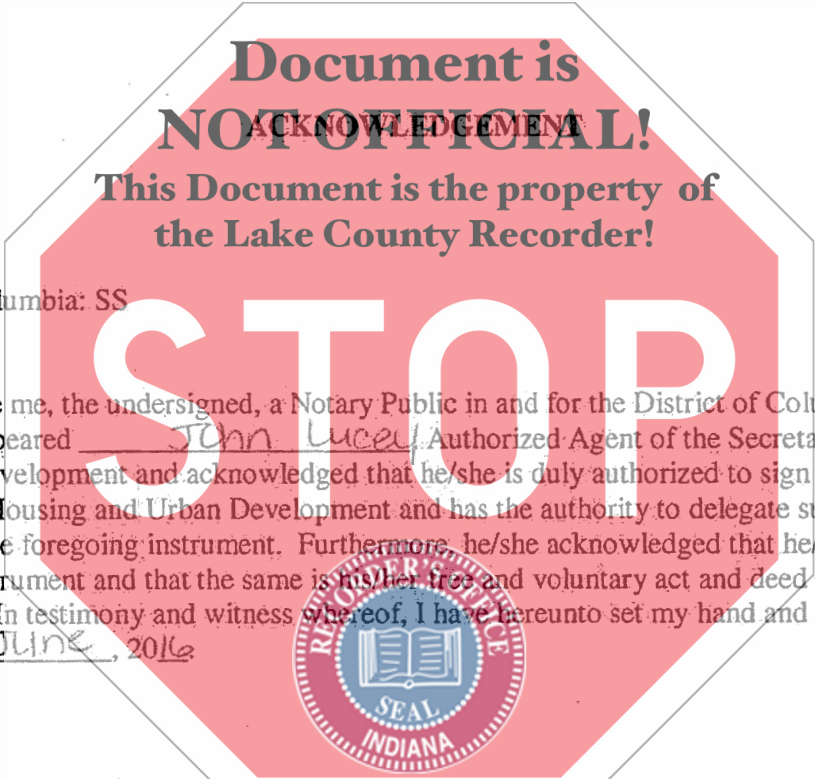
The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 p.m. Eastern Time, on December 31, 2016.

AMOUNT \$ 26100
 CASH _____ CHARGE _____
 CHECK# 251776
 OVERAGE _____
 COPY _____
 NON-CONF _____
 DEPUTY JAS

IN WITNESS WHEREOF, HUD has caused this Limited Power of Attorney to be executed and delivered under seal by its duly authorized agent as of the 27th day of June, 2016.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: [Signature]
Authorized Agent John Lucey
Authorized Agent



District of Columbia: SS

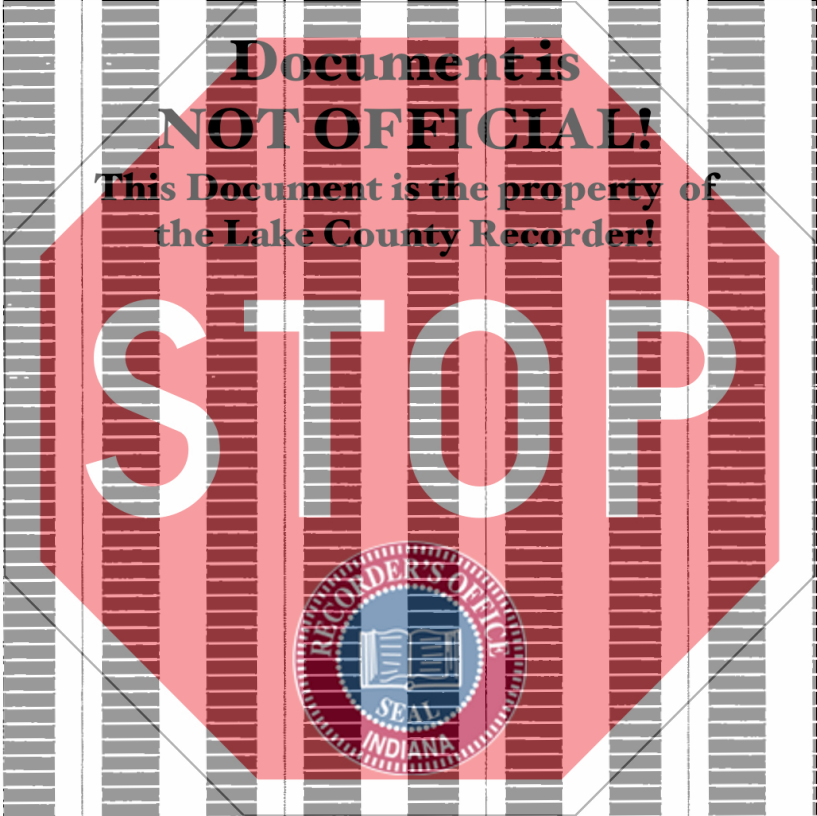
Before me, the undersigned, a Notary Public in and for the District of Columbia, personally appeared John Lucey Authorized Agent of the Secretary of Housing and Urban Development and acknowledged that he/she is duly authorized to sign for the Secretary of Housing and Urban Development and has the authority to delegate such duties provided in the foregoing instrument. Furthermore, he/she acknowledged that he/she signed the foregoing instrument and that the same is his/her free and voluntary act and deed of said corporation. In testimony and witness whereof, I have hereunto set my hand and seal this 27th day of June, 2016.

District of Columbia: SS
Subscribed and Sworn to before me
this 27th day of June, 2016
[Signature]
Nikeisha Joyner-Wiggins, Notary Public, D.C.
My commission expires June 30, 2016

[Signature]
Notary Public



CMSloan_id	PrevLoanID	CMSloan_id	PrevLoanID	CMSloan_id	PrevLoanID	CMSloan_id	PrevLoanID	CMSloan_id	PrevLoanID	CMSloan_id	PrevLoanID	CMSloan_id	PrevLoanID



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