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Klamath County, Oregon

LIMITED POWER OF ATTORNEY

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I#: 2016087815 BK: 19129 PG: 1780, 03/24/2016 at 03:48 PM, RECORDING 3 PAGES \$27.00 KEN BURKE, CLERK OF COURT AND COMPTROLLER PINELLAS COUNTY, FL BY DEPUTY CLERK: CLKDMC0

(Space above reserved for Recorder of Deeds certification)

Limited Power of Attorney

Wilmington Saving Fund Society, FSB, d/b/a Christiana trust, not in its individual capacity but solely as trustee for Hilldale Trust

To

Fay Servicing, LLC

Return to: Vantage Point Title Attention: Default Services 25400 US 19 North, Suite 135 Clearwater, FL 33763

Prepared by: Michael G. Oller, Jr. c/o Fay Servicing, LLC 440 South LaSalle Street, Suite 2000 Chicago, IL 60605 DOCUMENT DRAFTED BY AND RECORDING REQUESTED BY: Fay Servicing, LLC 440 South LaSalle Street, Suite 2000 Chicago, IL 60605

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LIMITED POWER OF ATTORNEY

Wilmington Saving Fund Society, FSB, d/b/a Christiana trust, having an office at 500 Delaware Avenue, 11th Floor, Wilmington, Delaware 19801 not in its individual capacity but solely as trustee ("Trustee") for Hilldale Trust (the "Trust"), hereby constitutes and appoints FAY SERVICING, LLC (the "Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer or agent authorized by its Manager through a Resolution, 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 in connection with the Flow Servicing Agreement, dated as of January 19, 2015, by and between the Servicer and the Trust (the "Servicing Agreement"). 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) serviced by Servicer, as a Servicer under the Servicing Agreement. 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 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.
- 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 Trustee all checks, drafts and/or other negotiable instruments made payable to the Trustee.

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, 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 the Trustee.

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

Witness my hand and seal this 2nd day of June, 2015.

NO CORPORATE SEAL

On Behalf of the Trust, by Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust solely as Trustee for Hilldale Trust

Witness: Assistant Vice President

Kristin L. Moore
Vice President

Witness:

Attest:

Harrison Gelber Trust Officer Mil. Park

Name: Michael G. Oller, Jr.

Title: Vice President

I hereby certify that the foregoing is

a true copy as the same appears among the files and records of this court.

STATE OF FLORIDA-PINELLAS COUNTY

KEN BURKE
Clerk of Circuit Court & Comptroller

Clerk

CORPORATE ACKNOWLEDGMENT

State of Delaware

County of New Castle

On this 2nd day of June, 2015, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Michael G. Oller, Jr., 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 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

My commission expires:

EXPIRES
APRIL 10, 2017

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RESOLUTION

A RESOLUTION TO AUTHORIZE THOSE CERTAIN OFFICERS AND AGENTS OF FAY SERVICING, LLC, LISTED IN THE ATTACHED EXHIBIT A ("AUTHORIZED SIGNORS), TO EXECUTE AND DELIVER INSTRUMENTS AND AGREEMENTS RELATED TO REO SALES AND OTHERWISE PERFORM ALL OTHER ACTS NECESSARY TO ACCOMPLISH THE INTENT OF THIS RESOLUTION; AND FOR OTHER PURPOSES.

WHEREAS, FAY SERVICING, LLC (the "Fay Servicing") is a Delaware limited liability company managed by EDWARD JAMES FAY (the "Manager");

WHEREAS, the Operating Agreement for Fay Servicing, LLC dated April 02, 2008, grants the Manager full and complete authority to make any and all decisions and to do any and all things which the Manager deems to be reasonably required in light of the company's business and objectives; and

WHEREAS, the Operating Agreement further grants the Manager full authority to bind the company and to make any decisions required to operate the company; and

WHEREAS, the Manager deems it reasonably required to authorize certain officers and agents to execute and deliver instruments and agreements related to REO sales in the name of and on behalf of Fay Servicing; and

WHEREAS, the Manager deems it in the best interest of Fay Servicing and Fay Servicing will best be served by this authorization of the Authorized Signors, to execute and deliver instruments and agreements related to REO sales in the name of and on behalf of Fay Servicing.

NOW, THEREFORE, BE IT RESOLVED BY THE MANAGER OF FAY SERVICING AND IT IS HEREBY RESOLVED

<u>Section 1</u>. The Manager authorizes Authorized Signors to execute and deliver instruments and agreements related to REO sales on behalf of Fay Servicing and to otherwise perform all other acts necessary to accomplish the intent of this Resolution.

Section 2. This Resolution shall be immediately effective upon approval by the Manager.

SO RESOLVED, this the // day of November, 2016.

FAY SERVICING, LLC

Edward J. Fay Manager

EXHBIT A

AUTHORIZED SIGNORS

Terese Mullin
Steve Myers
John Bafford
James Mayfield
Mark Uy
Kyle Cox
Allison Rexin
Ruben Vangas
Robert Domin
Sarah Nelson
Roland Galvan
Carlos Paz
Matthew Wagner