Exhibit 10.2  
 EXECUTION  
 OAKS FUNDING LLC  
Depositor  
 XXXXX FARGO BANK, N.A.  
Master Servicer and Securities Administrator  
 FIVE OAKS ACQUISITION CORP.  
Servicing Administrator  
and  
 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST  
Trustee for the benefit of  
 Oaks Mortgage Trust Series 2015-2  
 POOLING AND SERVICING AGREEMENT  
dated as of November 1, 2015  
 OAKS MORTGAGE TRUST SERIES 2015-2