

**A202400085410**

**10/18/2024 07:02 AM**

Document drafted by and  
RECORDING REQUESTED BY:  
Carrington Mortgage Services, LLC  
1600 South Douglass Road, Suite 200-A  
Anaheim, California 92806

**FAITH KIMBROUGH**  
**MARION COUNTY IN RECORDER**

**FEE: \$ 35.00**

**PAGES: 6**

**BY: ER**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**LIMITED POWER OF ATTORNEY**

**Stanwich Mortgage Loan Trust J (the "Trust")**, by and through **Wilmington Savings Fund Society, FSB**, and having an office at 500 Delaware Avenue 11th Floor, Wilmington, Delaware 19801, Attention: Corporate Trust- Stanwich Mortgage Loan Trust J, not in its individual capacity but solely as trustee of Stanwich Mortgage Loan Trust J ("Trustee"), hereby constitutes and appoints Carrington Mortgage Services, LLC, ("Servicer") having an address of 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors 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 Servicing and Custodial Agreement, dated as of April 29, 2021 (the "Servicing and Custodial Agreement") for the respective Trust listed on the attached Schedule A, among Stanwich Mortgage Acquisition Company XIII, LLC, as initial beneficiary (the "Initial Beneficiary"), Carrington Capital Management L.L.C. as mortgage administrator (the "Mortgage Administrator"), Servicer, as servicer, Stanwich Mortgage Loan Trust J, as owner (the "Owner"), Trustee, and Wells Fargo Bank, N.A., as custodian and paying agent (the "Custodian") as supplemented on or more SUBI Supplements (as defined in the Servicing and Custodial 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 Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J. These Loans are secured by collateral comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt 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 Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of Stanwich Mortgage Loan Trust J, 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 Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of Stanwich Mortgage Loan Trust J in litigation and resolve any litigation where the Servicer has an obligation to defend Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J.
3. Transact business of any kind regarding the Loans and the Properties, as Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of Stanwich Mortgage Loan Trust J'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 Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J.
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 and Custodial Agreement, any applicable SUBI Supplements or the Titling Trust Agreement (as defined in the Servicing and Custodial 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, in accordance with the notice provisions of the Servicing and Custodial Agreement or the Supplements.

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

Servicer hereby agrees to indemnify and hold Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J, 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 the exercise by the Servicer of the powers specifically granted to it under the Servicing and Custodial Agreement or the Supplements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Servicing and Custodial Agreement or the Supplements or the earlier resignation or removal of Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J under the Servicing and Custodial Agreement or the Supplements.

It is expressly agreed by the Attorneys-in-Fact and any person relying on this Power of Attorney that (a) this Power of Attorney is executed and delivered by Wilmington Savings Fund Society, FSB, not individually or personally, but solely as trustee (the "Trustee"), in the exercise of the powers and authority conferred and vested in it, (b) each of the representations, undertakings and agreements made in this Power of Attorney on the part of the Trustee is made and intended not as personal representations, undertakings and agreements by Wilmington Savings Fund Society, FSB, but is made and intended for the purpose of binding only the Trust, (c) nothing herein contained shall be construed as creating any liability on Wilmington Savings Fund Society, FSB, individually or personally, to perform any covenant either expressed or implied contained herein of the Trustee or any Attorney-in-Fact, all such liability, if any, being expressly waived by the Attorneys-in-Fact and any person relying on this Power of Attorney and by any person claiming by, through or under an Attorney-in-Fact or such person, (d) Wilmington Savings Fund Society, FSB has made no investigation as to the accuracy or completeness of any representations and warranties made herein and (e) under no circumstances shall Wilmington Savings Fund Society, FSB be personally liable for the payment of any indebtedness or expenses of the Trust or any Attorney-in-Fact under this Power of Attorney.

Notwithstanding anything herein to the contrary, this Power of Attorney does not, and is not intended to, and will not be construed to, grant any authority to the Attorneys-in-Fact to (i) expand, increase, incur, or otherwise impose any duties, liabilities, or obligations of or on the Trustee, as trustee or in its individual capacity, or (ii) provide any guaranty, indemnity or property of the Trustee, as trustee or in its individual capacity, for any reason whatsoever.

Witness my hand and seal this 11<sup>th</sup> day of January, 2022.

NO CORPORATE SEAL

STANWICH MORTGAGE LOAN TRUST J, by  
Wilmington Savings Fund Society, FSB,  
not in its individual capacity, but solely as  
trustee of Stanwich Mortgage Loan Trust J

  
\_\_\_\_\_

Witness: Taylor Ohlinger

By:   
\_\_\_\_\_

Name: Shaheen Mohajer

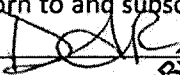
Title: Vice President

  
\_\_\_\_\_

Witness: Mary Emily Pagano

#### ACKNOWLEDGEMENT

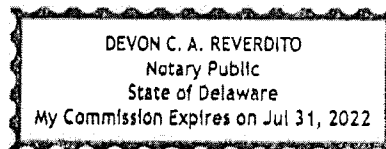
Sworn to and subscribed before me on this 11<sup>th</sup> day of January, 2022

  
\_\_\_\_\_

Notary Public for Delaware

(state)

Commission Expires July 31, 2022



Witness my hand and seal this 11<sup>th</sup> day of January, 2022.

**NO CORPORATE SEAL**

On Behalf of the Trust, by  
Wilmington Savings Fund Society,  
FSB, not in its individual capacity,  
but solely as trustee of Stanwich  
Mortgage Loan Trust J

[Signature]  
Witness: Taylor Ohlinger

By: [Signature]  
Name: Shaheen Mohajer  
Title: Vice President

[Signature]  
Witness: Mary Emily Pagano

**CORPORATE ACKNOWLEDGMENT**

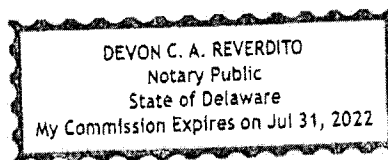
State of Delaware

County of New Castle

On this 11<sup>th</sup> day of January, 2022, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Shaheen Mohajer, 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, 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: [Signature]



My commission expires: July 31, 2022

SCHEDULE A

Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J

THIS DOCUMENT IS PROVIDED FOR SOLE USE OF PROPERTY INSIGHT AND IS NOT ELIGIBLE FOR RESALE UNDER SEC 36-2-7.