

*Record Return*  
This Instrument Was Prepared By:

Darleen Alexander / REO Closing Coordinator

LAW OFFICES OF DAVID J. STERN, P.A.

900 S. Pine Island Rd., Suite 400

Plantation, FL 33324

File No.: 08-C24726

Tax Folio No.: R 03811-572-000

### SPECIAL WARRANTY DEED

THIS INDENTURE, made this 23 day of October, 2008, between SECRETARY OF VETERANS AFFAIRS, whose post-office mailing address is 810 Vermont Ave Northwest, Washington, DC 20506, hereinafter called the Grantor, and ERIC A. MOUNT and WENDI M. MOUNT, husband and wife, whose post-office mailing address is 10737 S. Fork Loop, Panama City, FL 32404, hereinafter called the Grantee.

(Wherever used herein the terms "Grantor" and "Grantee" include the parties to this instrument and their heirs, legal representatives and assignees of individuals, and assigns of corporations)

**WITNESSETH:** the Grantor, for and in consideration of the sum of TEN and 00/100 (\$10.00 ) DOLLARS and other good and valuable consideration, receipt whereof is hereby acknowledged by these presents, does grant, bargain and sell, alien, remise, release, convey and confirm unto the Grantee all that certain land, situate in Bay County Florida, viz:

LOT 43, OF CREEK HOLLOW ESTATES UNIT 2, ACCORDING THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 17, AT PAGE 49, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MOBILE HOME LOCATED THEREON, SERIAL NUMBERS HOGA20K04123A & HOGA20K04123B

Subject to: Restrictions, limitations, conditions, reservations, covenants and easements of record, if any; all applicable zoning ordinances; and taxes for the current year and all prior and subsequent years.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

AND the Grantor hereby covenants with the Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the Grantor.

The undersigned Agent further states that the attached Power of Attorney has not been heretofore revoked by the Principal and is still in full force and effect.

Wherever the text in this Special Warranty Deed so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural.

**IN WITNESS WHEREOF** the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officer(s) thereunto duly authorized, the day and year first above written.

Signed, sealed and delivered  
in our presence:

Wanda Parmer  
Print Name: Wanda Parmer

Bobbie Laughlin  
Print Name: Bobbie Laughlin

SECRETARY OF VETERANS AFFAIRS  
  
(CORPORATE SEAL)

by: COUNTRYWIDE HOME LOANS, INC, It's  
Attorney-In-Fact, pursuant to Power of  
Attorney attached hereto

By: Fadarryl Lundy  
Name/Title: Fadarryl Lundy - Asst. Secretary

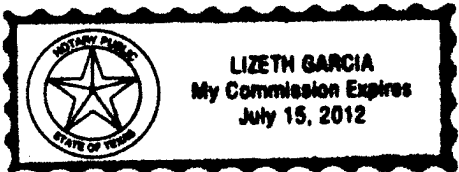
STATE OF Texas  
COUNTY OF Collin

The foregoing instrument was acknowledged before me this 23 day of October, 2008, by/as  
Fadarryl Lundy, Asst. Secretary, of Countrywide Home Loans, Inc., as Attorney-In-Fact  
for SECRETARY OF VETERANS AFFAIRS, who executed same on behalf of the said corporation and who did  
take an oath. He/She is personally known to me or has produced \_\_\_\_\_ as identification.

Lizeth Garcia  
Notary Public, State of Texas

Print Name: \_\_\_\_\_

My commission expires:





DEPARTMENT OF VETERANS AFFAIRS  
VA Central Office  
Portfolio Loan Oversight Unit  
575 North Pennsylvania Street  
Indianapolis, IN 46204

October 30, 2007

TO: Whom it may concern

SUBJECT: Countrywide's Authority to Sign Legal Documents for VA

This is to advise you, on behalf of the Secretary of Veterans Affairs, that Countrywide Home Loans, Inc. (CHL) is the current loan servicer for the Department of Veterans Affairs' (VA's) portfolio of home loans. Accordingly, CHL is responsible for the full range of servicing activities on these loans, including foreclosure documents and documents required when VA sell our loans in bulk (including corrected Trust and Substitution of Trustee documents). The signature authority is found at 38 CFR 36.4342e, as well as in VA's servicing agreement with CHL.

Please consider this my authorization, as an Officer of the U.S. Department of Veterans Affairs, on behalf of the Secretary of Veterans Affairs, for you to accept the documents prepared and executed by CHL, on behalf of VA in this matter. My authority to sign for the Secretary is also found in 38 CFR 36.4342.

Thank you for your cooperation with the Department of Veterans Affairs and Countrywide Home Loans, Inc.

Sincerely,

*David Polikoff*

DAVID POLIKOFF  
Loan Guaranty Officer  
Chief, Portfolio Loan Oversight Unit  
317-226-5209, ext 3150

**CERTIFICATE OF ASSISTANT SECRETARY  
OF  
COUNTRYWIDE HOME LOANS, INC.  
a New York corporation**

The undersigned, a duly appointed and acting Assistant Secretary of Countrywide Home Loans, Inc., a New York corporation (the "Corporation"), does hereby certify on behalf of the Corporation that attached hereto as Attachment 1 is a true and correct copy of the resolutions duly adopted by the Board of Directors of the Corporation on June 8, 2001 (the "Resolutions"). Such Resolutions have not in any way been amended, modified, revoked or rescinded and have been in full force and effect since their adoption to and including the date hereof and are now in full force and effect.

I further certify that as of the date hereof, the following individuals are duly appointed and acting officers of the Corporation holding the title set forth opposite their names, and are duly designated "Authorized Officers" of the Corporation pursuant to the Resolutions:

<u>NAME</u>	<u>TITLE</u>
Phyllis Gilliard	Vice President
Sandra Colgrove	Assistant Secretary
Mary Lepine	Assistant Secretary
Fadarryl Lundy	Assistant Secretary

**IN WITNESS WHEREOF**, I have hereunto signed my name and affixed the seal of the Corporation as of the 16<sup>th</sup> day of September, 2008.

COUNTRYWIDE HOME LOANS, INC.

By: Devra Lindgren  
Name: Devra Lindgren  
Title: Assistant Secretary

ATTACHMENT I

RESOLUTIONS ADOPTED BY  
THE BOARD OF DIRECTORS OF  
COUNTRYWIDE HOME LOANS, INC.  
JUNE 8, 2001

SERVICING OF VETERANS AFFAIRS LOANS

WHEREAS, Countrywide Home Loans, Inc. (the "Corporation") has entered into an agreement with the Department of Veterans Affairs (the "VA") to service a portfolio of loans owned by the VA (the "Loans"); and

WHEREAS, the VA has promulgated that certain regulation codified at 38 CFR 36.4342(e) delegating authority to certain officers of the Corporation, to execute on behalf of the VA, documents necessary for servicing and terminating the Loans.

NOW, THEREFORE, BE IT RESOLVED, That, pursuant to 38 CFR Part 36, persons holding the office of Vice President, Assistant Vice President, and Assistant Secretary (the "Authorized Officers") of the Corporation, be, and hereby are, acting alone, authorized to execute, on behalf of the VA, loan modification agreements, notices of default, notices of appointment or substitution of trustees, releases or satisfactions of mortgages, loan assumption agreements, loan assignments, deeds tendered upon satisfaction or conversion of an installment land sales contract, documents related to filing, pursuing and settling claims with hazard insurance companies, and any and all related documents and instruments necessary to perform the loan servicing and termination functions on behalf of the VA;

RESOLVED FURTHER, That any Senior Managing Director, Managing Director, Executive Vice President, Senior Vice President or First Vice President (the "Authorized Delegates") of the Corporation be, and each of them acting alone hereby is, authorized and empowered to designate from time to time Authorized Officers and submit a log listing all Authorized Officers to the Director of the VA Loan Guaranty Service, Washington, D.C.;

RESOLVED FURTHER, That any specific resolutions that may be required by the VA in connection with the agreement with the VA are hereby adopted and incorporated herein by this reference as if fully set forth herein, and the Secretary or any Assistant Secretary of this Corporation is hereby directed to file a copy of any such resolutions with the Minutes of this Corporation as and when he or she shall receive them; and

RESOLVED FURTHER, That all actions heretofore taken by the Authorized Officers on behalf of the Corporation in connection with the transactions contemplated by the foregoing resolutions be, and each such action hereby is, approved, ratified and affirmed in all respects.

EXHIBIT A  
RESOLUTIONS ADOPTED BY  
THE BOARD OF DIRECTORS OF  
COUNTRYWIDE HOME LOANS, INC.  
October 14, 2008

**MARKETING OF VETERANS AFFAIRS REO PROPERTIES**

WHEREAS, the Company entered into an agreement with the Department of Veterans Affairs (the "VA") on June 26, 2008, to manage and sell single-family REOs owned by the VA that have been transferred to the VA due to the default of VA loans insured under its housing loan guaranty program (the "REO Properties"); and

WHEREAS, the VA has promulgated that certain regulation codified at 38 CFR 36.4342(f) delegating authority to certain officers of the Company, to execute on behalf of the VA, documents necessary for the marketing and sale of their REO Properties.

NOW, THEREFORE, BE IT RESOLVED, that, pursuant to 38 CFR Part 36, persons holding the office of Senior Vice President, Vice President, Assistant Vice President, and Assistant Secretary (the "Authorized Officers") of the Company, be, and hereby are, acting alone, authorized to execute, on behalf of the VA, notices of appointment or substitution of trustees, releases or satisfactions of mortgages, loan assignments, deeds tendered upon satisfaction or conversion of an installment land sales contract, documents related to filing, pursuing and settling claims with hazard insurance companies, listing agreements, purchase contracts, deeds to transfer ownership upon sale to a third party buyer, and any and all related documents and instruments necessary for the management and sale of the VA REO Properties;

RESOLVED FURTHER, that any Senior Managing Director, Managing Director, or Executive Vice President (the "Authorized Delegates") of the Company be, and each of them acting alone hereby is, authorized and empowered to designate from time to time Authorized Officers and submit a log listing all Authorized Officers to the Director of the VA Loan Guaranty Service, Washington, D.C.;

RESOLVED FURTHER, that any specific resolutions that may be required by the VA in connection with the agreement with the VA are hereby adopted and incorporated herein by this reference as if fully set forth herein, and the Secretary or any Assistant Secretary of this Company is hereby directed to file a copy of any such resolutions with the Minutes of this Company as and when he or she shall receive them; and

RESOLVED FURTHER, that all lawful actions heretofore taken by the Authorized Officers on behalf of the Company in connection with the transactions contemplated by the foregoing resolutions be, and each such action hereby is, approved, ratified and affirmed in all respects.

EXHIBIT B

NAME	TITLE
Mark Acosta	Managing Director
David Sunlin	Senior Vice President
Phillip Cobb	First Vice President
Carrie Ehinger	First Vice President
Micall Bachman	Vice President
John Bell III	Vice President
Frank Brewer	Vice President
Phyllis Gilliard	Vice President
Betsy Hanson	Vice President
Sheri Solum	Vice President
Christopher Clark	Assistant Vice President
Keri Selman	Assistant Vice President
Lisa R Vargas	Assistant Vice President
Margurette Ards	Assistant Secretary
Jamie Armstrong	Assistant Secretary
Marla Bancroft	Assistant Secretary
Cynthia Brock	Assistant Secretary
Sandra Colgrove	Assistant Secretary
Robert Gerald	Assistant Secretary
Andrae Gibson	Assistant Secretary
Courtney Hawkins	Assistant Secretary
Scott Hiatt	Assistant Secretary
Lisbeth Hibbard	Assistant Secretary
Michelle Hustmeyer	Assistant Secretary
Brian Kennedy	Assistant Secretary
Brandi Kille	Assistant Secretary
Brian Kuntz	Assistant Secretary
Mary Lepine	Assistant Secretary
Fadarryl Lundy	Assistant Secretary
Josephine Maduagwu	Assistant Secretary
Cheryl Mallory	Assistant Secretary
Esther Mbilu	Assistant Secretary
Melissa Mekinley	Assistant Secretary
Victor Nyanjui	Assistant Secretary
Paulina Padilla	Assistant Secretary
Tony Shaw	Assistant Secretary
Natasha Sheffield	Assistant Secretary
Brad Thompson	Assistant Secretary
David Tran	Assistant Secretary
Nicole White	Assistant Secretary
Brad Wiley	Assistant Secretary