

**Prepared By and Return To:**

Albert Wilson  
LandCastle Title, LLC  
5110 Eisenhower Boulevard, Suite 102  
Tampa, FL 33634

**File No.** TPR-120600386S

**Property Appraiser's Parcel I.D. (folio) Number(s)**  
32793-000-000

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**SPECIAL WARRANTY DEED**

THIS SPECIAL WARRANTY DEED made this June 22, 2012 by CitiMortgage, Inc. hereinafter called the grantor and Sergio C Kadi and Pamela M Brown, Husband and Wife whose post office address is 16208 E Lullwater Drive, Panama City Beach, FL 32413, hereinafter called the grantee:

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representative and assigns of individuals, and the successors and assigns of corporations.)

WITNESSETH: That the grantor, for and in consideration of the sum of \$ 460,000.00 and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all the certain land situated in Bay County, Florida, viz:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

Property Address: 16208 E Lullwater Drive, Panama City Beach, FL 32413

SEE EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF FOR INCUMBENCY STATEMENT

SEE EXHIBIT C ATTACHED HERETO AND MADE A PART HEREOF FOR POWER OF ATTORNEY

Subject to encumbrances, easements and restrictions of record, and taxes for the year 2012 and thereafter.

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

TO HAVE AND TO HOLD the same in fee simple forever.

AND the grantor hereby covenants with said 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; and hereby warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the said grantor, but against none other.

**SPECIAL WARRANTY DEED**  
(Continued)

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 officers duly authorized, the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]  
(Witness Signature)

Tracy Filer  
(Print Name of Witness)

[Signature]  
(Witness Signature)

DEMERIS SMITH  
(Print Name of Witness)

CitiMortgage Inc.

By: National Default REO Services, a Delaware Limited Liability Company d/b/a First American Asset Closing Services, a California Corporation, as Attorney-in-Fact

By: [Signature]

Print Name: Charlotte Elliott

As Its: v.p.  
(Corporate Seal)

Address:

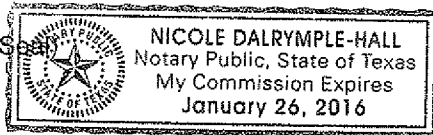
1000 Technology Dr. MS 323

O'Fallon, MS 63368-2240

State of Texas  
County of Dallas

The foregoing instrument was acknowledged before me this 09 day of June, 2012, by Charlotte Elliott, who is the v.p. of National Default REO Services, a Delaware Limited Liability Company d/b/a First American Asset Closing Services, a California Corporation, as Attorney-in-Fact for CitiMortgage, Inc. He/She [ ] is personally known to me or [ ] has produced TXDC as identification.

Notary Public: [Signature]  
Printed Name: \_\_\_\_\_ (Notary Seal)  
My Commission Expires: \_\_\_\_\_



**SPECIAL WARRANTY DEED**  
(Continued)

**Exhibit "A"**

LOT 30 AND THE EAST 25.00 FEET OF LOT 29, LESS AND EXCEPT THE NORTHERLY 18.00 FEET OF SAID LOT 30 AND LESS AND EXCEPT THE NORTHERLY 18.00 FEET OF THE EAST 15.00 OF SAID LOT 29, BLOCK 2, CROWN POINT SECTION OF LAKESIDE BY THE GULF, AN UNRECORDED SUBDIVISION OF A PORTION OF THE SOUTHEAST QUARTER OF SECTION 18, TOWNSHIP 3 SOUTH, RANGE 16 WEST, BAY COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF LOT 6, BLOCK 4, DIAMOND HEAD SECTION OF LAKESIDE BY THE GULF, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 9, PAGE 88 IN THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA; THENCE SOUTH 01°00'00" WEST 328.00 FEET TO A POINT LYING 18 FEET SOUTH OF THE SOUTHEAST CORNER OF LOT 3, BLOCK 2, CROWN POINT SECTION OF LAKESIDE BY THE GULF, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 11, PAGE 18 IN THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA, BEING THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 01°00'00" WEST, TO THE CURVING NORTHERLY RIGHT OF WAY LINE OF LULLWATER DRIVE, SAID CURVE HAVING A RADIUS OF 166.00 FEET AND BEING CONCAVE TO THE NORTHWEST; THENCE WESTERLY ALONG SAID RIGHT OF WAY FOR AN ARC DISTANCE OF 85.96 FEET, THE CHORD OF SAID ARC BEARING NORTH 89°41'39" WEST, 85.01 FEET; THENCE NORTH 01° 00'00" EAST 221.23 FEET MORE OR LESS TO A POINT 310.0 FEET SOUTH OF THE SOUTH LINE OF LOT 7, BLOCK 4, DIAMOND HEAD SECTION OF LAKESIDE BY THE GULF, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 9, PAGE 88 IN THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA; THENCE SOUTH 89°00'00" EAST 10.00 FEET; THENCE SOUTH 01°00'00" 18.00 FEET; THENCE SOUTH 89°00'00" EAST, 75.00 FEET TO THE POINT OF BEGINNING.

# EXHIBIT B

## ACTION BY UNANIMOUS WRITTEN CONSENT OF THE MANAGERS OF NATIONAL DEFAULT REO SERVICES, LLC, d/b/a FIRST AMERICAN ASSET CLOSING SERVICES, IN LIEU OF SPECIAL MEETING

Pursuant to the authority contained in Delaware law and the operating agreement of National Default REO Services, LLC, d/b/a First American Asset Closing Services ("Company"), the undersigned, being the Managers of the Company, do hereby adopt the following resolutions with the same force and effect as though adopted at a special meeting of the Managers duly called and held:

WHEREAS, CitiMortgage, Inc. ("CitiMortgage"), fka Associates Homes Equity Services, Inc. and as Ford Consumer Finance Company, Inc., has, by limited powers of attorney, appointed the Company as its agent to handle certain matters relating to the sale and disposition of certain of its real estate owned assets as well as the sale and disposition of mobile homes, modular homes or manufactured homes; and

WHEREAS, the form of power of attorney appointing the Company is attached hereto as Exhibit A; and

WHEREAS, Managers desire to specify certain employees of the Company to act as authorized officers of the Company to act as agent for CitiMortgage in accordance with the terms of the power of attorney; and

NOW THEREFORE, BE IT RESOLVED, that the following employees of the Company are hereby appointed to act as agent for CitiMortgage in accordance with the terms of the power of attorney:

- |                   |                |
|-------------------|----------------|
| Kristen Songrath  | Vice President |
| Yadira Capacete   | Vice President |
| William Estrada   | Vice President |
| Victor Bustos     | Vice President |
| Tom Gower         | Vice President |
| Teresa Sanchez    | Vice President |
| Paul Guzman       | Vice President |
| Mona Hajati       | Vice President |
| Melissa Fazio     | Vice President |
| Melinda Valdez    | Vice President |
| Mark Jones        | Vice President |
| Maria Pereira     | Vice President |
| Maria Carrillo    | Vice President |
| Margarita Mejia   | Vice President |
| Lynne Roush       | Vice President |
| Kirsten Gilchrist | Vice President |
| Joseph Verdugo    | Vice President |
| Jose Romero       | Vice President |
| Jesse Borrego     | Vice President |

Jenny Yang	Vice President
Habib Basit	Vice President
Evangeline Garcia	Vice President
Edgar Ortiz	Vice President
Dan Outland	Vice President
Christine Weber	Vice President
Christine Mendoza	Vice President
Cecilia Ramirez	Vice President
Casey Marie Ragon	Vice President
Anthony Phan	Vice President
Melissa Luera	Vice President
Rechelle Manning	Vice President
Tamra Carpenter	Vice President
Rene Avalos	Vice President
Tamara Spears	Vice President
Rosa Hernandez	Vice President
Elizabeth Lebron	Vice President
Tandalaya Chaissons	Vice President
Dennis Smith	Vice President
Elizabeth Betancourt	Vice President
Traci Chaisson	Vice President
Florence Uy	Vice President
Julio Servin	Vice President
David Santos	Vice President
Marion Meza	Vice President
Valencia Dennis	Vice President
Vilma Salas	Vice President
Lori Arima	Vice President
Anamarie Davila	Vice President
Dawn Miles	Vice President
Jennifer Tillett	Vice President
Jennifer Corso	Vice President
Jamey Davis	Vice President
* Charlotte Elliott	Vice President
Amanda Roberts	Vice President
Mark Via	Vice President
Monica Pogue	Vice President
Sandra Taylor	Vice President
Dee Poteet	Vice President
Issa Wilson	Vice President
Cody Chambers	Vice President
Amelia R. Hamilton	Vice President
Matthew Hennebury	Vice President
Brandon Dela Cruz	Vice President
Catalina Constance	Vice President
Suzette McGuire	Vice President

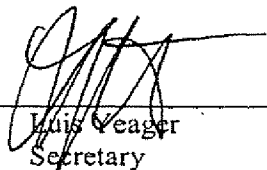
Josephine McGaw	Vice President
Tracie Gonzales	Vice President
Angela Appenzeller	Vice President
Kelly Murphy	Vice President
Sharon Couture	Vice President
Samantha Haag	Vice President
Lisa A. Deatherage	Vice President
Mathew Burns	Vice President
Debrina Wood	Vice President
Melissa Ramirez	Vice President
Nancy Lee	Vice President
Noemi Estrada	Vice President
Justin Jung	Vice President
Melissa Spence	Vice President
Patrick Dickson	Vice President

RESOLVED FURTHER, that said employees set forth above shall act only in accordance with the powers and authorities granted to them in the signed power of attorney.

FURTHER RESOLVED, that all action of every kind taken by said employees of the Company, pursuant to said power of attorney prior to the date of this consent be and it hereby is authorized, adopted, approved, ratified, and confirmed,

This Action by Unanimous Written Consent may be executed in one or more counterparts, each of which shall be an original and all of which together shall be one and the same instrument. This written consent shall be filed in the Minute Book of the Company and become a part of the records of the Company.

IN WITNESS WHEREOF, the undersigned Managers have executed this written consent effective as of this 29th day of July, 2009.

  
By: Luis Veager  
Its: Secretary

# EXHIBIT C

## LIMITED POWER OF ATTORNEY

STATE OF TEXAS )  
COUNTY OF DALLAS) ss. KNOWN ALL MEN BY THESE PRESENTS:

That CitiMortgage, Inc., a Texas corporation ("CitiMortgage"), , and acting by and through its duly authorized officers and agents, and pursuant to terms of that certain Service Agreement, effective as of January 21, 2003, entered into between CitiFinancial Mortgage and First American Asset Closing Services, has made, constituted, and appointed, and by these presents does hereby make, constitute, and appoint **National Default REO Services, a Delaware Limited Liability Company, d/b/a First American Asset Closing Services**, a California corporation, its true and lawful ("Attorney in Fact") in its name, place, and stead to do and perform the following acts, which are limited to real property and any improvements and fixtures located thereon, (together called the "Property") which are owned by: **CitiMortgage, Inc.**,

To sign, seal, execute, acknowledge, and deliver, on behalf of the undersigned, such Special Warranty Deeds, Limited Warranty Deeds, Warranty Deeds, or Quitclaim Deeds as may be necessary for the conveyance of the Property pursuant to the Service Agreement, at the closing of the sale of the Property, but only with respect to said Property, including with regard to real property, to execute, to acknowledge, to seal, to deliver, and to revoke:

- a) deed and instruments (including but not limited to HUD-1 Settlement Statements, Affidavits, Bills of Sale, and any other documents (excluding releases) necessary to transfer real property on behalf of CitiMortgage to convey title to 1-4 unit real estate owned by CitiMortgage;
- b) documents (excluding releases) required of CitiMortgage as a seller of real estate, or otherwise required to be prepared and executed in connection with the sale of such real estate, to include but not limited to a HUD-1; and
- c) documents (excluding releases) required of CitiMortgage to obtain, transfer and/or convey title or ownership rights to mobile homes, modular homes, or manufactured homes.

All rights, power and authority of said Attorney in Fact to exercise any and all rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and no firm, person, or corporation dealing with its said Attorney in Fact, shall be deemed to have knowledge of its revocation, except for actual knowledge of such revocation or until such revocation is filed by CitiMortgage, its successors or assigns, in the real property records of the county or town where the Property is situated.

This Limited Power of Attorney is given pursuant to the resolutions adopted on February 11, 2003, by the Board of Directors of CitiFinancial Mortgage. It is the understanding of the undersigned that notwithstanding any provisions of the Texas Trust Act, nothing in this Power of Attorney shall prevent First American Asset Closing Services from acting in its capacity as Attorney in Fact on behalf of CitiMortgage covering the Property that is the subject of this Limited power of Attorney.

Executed this 19 day of September 2012

CitiMortgage, Inc.

By: [Signature]  
Printed Name: Randi Huff  
Its Assistant Vice President

[Signature]  
Witness

[Signature]  
Witness

STATE OF TEXAS )  
COUNTY OF DALLAS )

On September 19, 2012, before me Tanya Branch, as Notary Public, personally appeared Randi Huff who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to within instrument and acknowledged to me that she executed the same in her authorized capacities, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct

WITNESS my hand and official seal.

[Signature]  
Notary Public

