

This instrument prepared by:
Jennifer Grossnickle
Fidelity National Title of Florida, Inc.
1390 Hope Road, Suite 400
Maitland, FL 32751

Return to:
Ashley Scipioni
Fidelity National Title of Florida, Inc.
1390 Hope Rd, Suite 400
Maitland, FL 32751

File No: 91-12-001907
\$159,000.00
Parcel Identification No. R 40000-500-013

SPECIAL WARRANTY DEED

THIS SPECIAL WARRANTY DEED made this March 29, 2013 by **JPMorgan Chase Bank, National Association**, and having its place of business at 7301 Baymeadows Way, Jacksonville, FL 32256, hereinafter called the "Grantor", to **James Timothy French, a single person** whose post office address is: 15625 Front Beach Road, #1107,, Panama City Beach, FL 32413, hereinafter called the "Grantee".

WITNESSETH: That Grantor, for and in consideration of the sum of **\$10.00** Dollars and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell unto Grantee, all that certain land situate in Bay County, Florida, to wit:

See Exhibit A attached hereto and made a part hereof.

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

SUBJECT to the matters set forth on Exhibit B attached hereto and made a part hereof (collectively, the "Permitted Exceptions"), provided this shall not serve to reimpose any of the same.

GRANTOR WILL WARRANT and forever defend the right and title to the above-described real property unto the Grantee against the claims of all person, claiming by, through or under Grantor, subject to the Permitted Exceptions. *(Wherever used herein the terms "Grantor" and "Grantee" included all the parties to this instrument, and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporation.)*

IN WITNESS WHEREOF, the Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered
in the presence of:

Angela S. Guice
(Witness Signature)

Print Name: Angela S. Guice

Tamika Bell
(Witness Signature)

Print Name: Tamika Bell

JPMorgan Chase Bank, National Association

BY: Vernitta Beck 3/27/13
Print Name: Vernitta Beck
Print Title: Vice President

(Affix corporate seal)



STATE OF TEXAS)
COUNTY OF DENTON) ss:

The foregoing instrument was acknowledged before me this 27 day of March, 2013 by VERNITTA BECK the VP of **JPMorgan Chase Bank, National Association**, on behalf of said corporation. She/He:

☒ is personally known to me or
_____ has produced _____ as identification.

NOTARY PUBLIC:

Sign: Gina M. Bradley
Print: Gina M. Bradley

My commission expires 6-1-14

(Affix Notarial Stamp or Seal)

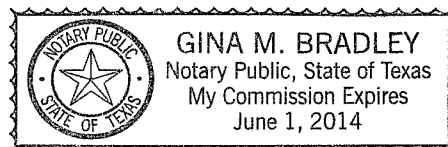


EXHIBIT A VB

LEGAL DESCRIPTION

Unit 208, of Reflections, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 2914, Pages 1837, and as may be amended from time to time, of the Public Records of Bay County, Florida, together with an undivided interest in the common elements if any, appurtenant thereto, subject to and in accordance with the covenants, conditions, restriction, terms and other provisions of said declaration.

EXHIBIT B

VB

PERMITTED ENCUMBRANCES

1. The lien of taxes and assessments for the current year and subsequent years;
2. Matters that would be shown by an accurate survey and inspection of the property;
3. All covenants, restrictions, conditions, easements, reservations, rights-of-way, and other matters of record, to the extent valid, subsisting and enforceable;
4. Zoning requirements, statutes, rules, orders, restrictions, regulations and ordinances of governmental agencies or their instrumentalities relating to the property, the buildings located thereon, their construction and uses, in force on the date hereof (if any such exist); and
5. Any licenses, permits, authorizations or similar items (if any) in connection with the conduct of any activity upon the property.

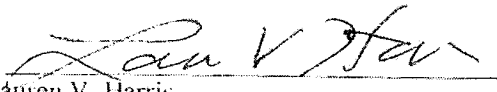
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

INCUMBENCY CERTIFICATE

I HEREBY CERTIFY that I am an Assistant Secretary of JPMorgan Chase Bank, N.A. and that the following individual holding the title set forth opposite her name was a duly appointed officer of JPMorgan Chase Bank, N.A. (the "Company") on February 12, 2013 and was authorized to execute Contracts, Deeds, Affidavits, Lien Releases, Registrations, Closing Statements, Settlement Agreements and other documents related to the sale or management of real property on behalf of the Company.

Name:
Vernitta Beck

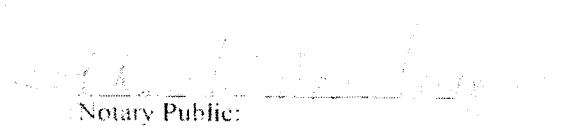
Title to which appointed:
Vice President


Lauren V. Harris
Assistant Secretary

Dated: February 21, 2013

STATE OF NEW JERSEY
COUNTY OF MIDDLESEX

On this 21st day of February, 2013 before me personally appeared Lauren V. Harris, Assistant Secretary of JPMorgan Chase Bank, N.A., who has satisfactorily identified herself as the Signer of the above-referenced document and that she is authorized to and did sign the document on behalf of said entity.


Notary Public:
My Commission Expires:

