

Prepared by and return to:
Elizabeth R. Wellborn, P.A.
350 Jim Moran Blvd. Suite 100
Deerfield Beach, FL 33442
954-354-3544 EXT 3216
Attention Stephanie A. Sweeney
File Number: 1131-05744 VA
VA Loan Number 171761463556

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Special Warranty Deed

This Special Warranty Deed made this 25 day of FEBRUARY, 2013 between Freedom Mortgage Corporation whose post office address is 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054 grantor, and Secretary of Veterans Affairs, an Officer of the United States of America, successors and assigns whose post office address is 9500 Bay Pines Boulevard, St. Petersburg, Florida 33708 grantee:

(Whenever used herein the terms grantor and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in BAY County, Florida, to-wit:

BEGIN AT THE MOST EASTERLY CORNER OF LOT 9, BLOCK P, FIRST ADDITION TO BILTMORE BEACH, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 39, PUBLIC RECORDS OF BAY COUNTY, FLORIDA AND RUN THENCE NORTH 47 DEGREES 11 MINUTES 00 SECONDS WEST ALONG THE NORTHEASTERLY LINE OF SAID LOT 9 FOR A DISTANCE OF 50.00 FEET TO THE MOST NORTHERLY CORNER OF SAID LOT 9. THENCE RUN SOUTH 42 DEGREES 49 MINUTES 00 SECONDS WEST ALONG THE NORTHWESTERLY LINE OF SAID LOT 9 FOR A DISTANCE OF 88.50 FEET, THENCE RUN SOUTH 47 DEGREES 11 MINUTES 00 SECONDS EAST FOR A DISTANCE OF 50.00 FEET TO THE SOUTHEASTERLY LINE OF SAID LOT 9, THENCE RUN NORTH 42 DEGREES 49 MINUTES 00 SECONDS EAST ALONG SAID SOUTHEASTERLY LINE FOR A DISTANCE OF 88.50 FEET TO THE POINT OF BEGINNING.

Subject to taxes for 2013 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

Parcel Identification Number: 32201-010-000

Property Address: 6001 S Lagoon Dr, Panama City Beach, FL 32408

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise 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; 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 grantors.

In Witness Whereof, grantor has hereunto set grantor's hand the day and year first above written.

Freedom Mortgage Corporation by
LoanCare, a Division of FNF Servicing,
Inc. as Attorney in Fact under a Limited
Power of Attorney

By: Tiffany Vuong
Authorized Signer

Signed and delivered in our presence:

Witness Name: VERONICA DAVIS

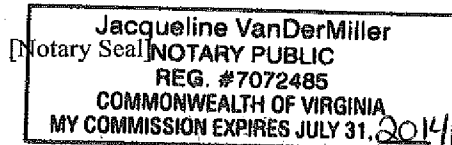
Name: TIFFANY VUONG
Title: VICE PRESIDENT

Witness Name: Alyse Redekin

State of Virginia

City of Virginia Beach

The foregoing instrument was acknowledged before me this 25th day of FEBRUARY, 2013 by Tiffany Vuong, as VICE PRESIDENT and an Authorized Signer of, LoanCare, a Division of FNF Servicing, Inc. as Attorney in Fact under a Limited Power of Attorney for Freedom Mortgage Corporation on behalf of the said corporation. He/she ☒ is/are personally known or ☐ has/have produced personally known as identification.



Jacqueline VanDerMiller
Notary Public
Jacqueline VanDerMiller
Print Notary's Name

20120807000887180 1/2
 City of Virginia Beach
 08/07/2012
 02:24:30 PM PA
 Tina E. Simmen, Clerk

Limited Power of Attorney

Whereas, it is in the best interests of Freedom Mortgage Corporation ("Lender/Service") to authorize LoanCare, a Division of FNF Servicing, Inc. ("Subservicer") to act on behalf of Lender/Service for the sole purpose of execution loan documents with respect to any mortgage loan that is subject to the Subservicing Agreement dated February 1, 2010 between Subservicer and Lender/Service, to:

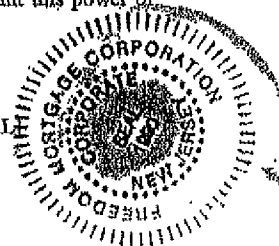
- 1) release the lien of any such mortgage loan in which payoff funds have been received;
- 2) execute any and all documents necessary to foreclose upon the property securing any such mortgage loan, including, but not limited to, (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of Lender/Service, (c) Affidavits of Non-Military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of Lender/Service as a required part of the claims process;
- 3) take any and all actions and execute all documents necessary to protect the interest of Lender/Service in any bankruptcy proceeding, including, but not limited to, (a) execute Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) enter a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor or any adjournment thereof, and vote on behalf of Lender/Service on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- 4) assign the lien of any such mortgage loan naming MERS as the mortgagee when Lender/Service is the current promissory note-holder and the loan was closed and registered on the MERS System;
- 5) take any and all actions and execute all documents necessary to refinance, amend or modify any such loan;
- 6) endorse checks made payable to Lender/Service that are received by LoanCare as agent for payment on any such mortgage loan;
- 7) take any actions and execute such documents as may be necessary to fulfill Subservicer's servicing obligations to Lender/Service with respect to such mortgage loans.

This limited power of attorney is effective immediately and will continue until it is revoked, or terminated. This limited power of attorney may only be used in the execution of the powers herein by those Subservicer officers who have been duly appointed as Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secretary or Assistant Secretary. Lender/Service shall have the right to limit such signing authority or may revoke signing authority from any officer for any reason. Subservicer shall notify Lender/Service within three (3) business days of any changes in the titles and/or employment status of any LoanCare officers listed herein. If an officer of Subservicer is terminated, otherwise not employed by, or is removed from his appointment as an officer by Subservicer, such person's or persons' powers under this limited power of attorney shall be automatically revoked. Lender/Service hereby ratifies and adopts any action by Subservicer taken prior to the execution of this limited power of attorney that is consistent with the powers granted herein. Lender/Service agrees that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as

to a third party until the third party learns of the revocation. Lender/Service agrees to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney.

By these hands witnesseth that I, Stan Moskowitz being the CFO of Freedom Mortgage Corporation am a duly authorized corporate officer and am authorized to grant this power of attorney on behalf of Lender/Service on this 13th day of May, 2011.

[Signature] [SEAL]



Witness

[Signature]
Witness
[Signature]
Witness

STATE OF New Jersey
CITY/COUNTY OF Burlington, to-wit:

The foregoing instrument was acknowledged before me by Stan Moskowitz who being duly sworn, did for himself say he is the CFO of Freedom Mortgage Corporation, the corporation named within, this 13th day of May, 2011.

[Signature]
NOTARY PUBLIC

My commission expires: April 6, 2014

Colleen Eckert
My Notary Expires
April 6, 2014

CERTIFIED TO BE A TRUE COPY
OF RECORD IN MY CUSTODY
TINA E. SINNEN, CLERK
CIRCUIT COURT, VIRGINIA BEACH, VA
BY [Signature]
DEPUTY CLERK

