

This Instrument Prepared by:
Albertelli Law

5404 Cypress Center Drive, Suite 300
Tampa, Florida 33609

Our File Number: TPA13-33675

as a necessary incident to the fulfillment of conditions
contained in a title insurance commitment issued by it.

\$ 26,500

Property Appraisers Parcel I.D. (Folio) Number (s): 35271169000,35271-169-000

SPECIAL WARRANTY DEED

This Special Warranty Deed, made this 18th April 2013, between Bank of America, N.A., , having its place of business at 400 National Way, Simi Valley, CA 93065 there by called the grantor,

to **R. Brett Royer, a married man**, whose Post Office address is: 2527 Pelican Bay Dr., Panama City Beach, FL 32408, hereinafter called the grantee,

WITNESSETH That grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, aliens, remis, releases, conveys and confirms unto grantee, all that certain land situate in Bay County, Florida, viz:

Lot B1-29, Wild Heron Phase I, According to the Plat Thereof Recorded in Plat Book 18, Pages 46 through 52, Inclusive, of the Public Records of Bay County, Florida.

Property address: 1514 Sweet Bay Trail, Panama City Beach, Florida 32413

SEE ATTACHED EXHIBITS

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.

GRANTORS WILL WARRANT AND the said party of the first part does hereby covenant with the said party of the second part that, except as above noted, that at the time of the delivery of this deed the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through or under it, but against none other.

(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 caused these presents to be executed in the name, and its corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

Signed, sealed and delivered
in the presence of:

[Signature]
Witness signature
Sandra Lopez
Print witness name

[Signature]
Witness signature
Carla Iniguez
Print witness name

Bank of America, N.A.,

By: [Signature]
Print Name:
Title: Veronica Casillas, Assistant Vice President

(Corporate Seal)

State of _____
County of _____

*** See Attached***

The foregoing instrument was acknowledged before me this _____ day of April 2013

by _____ as _____ of Bank of America, N.A., on behalf of the
company. He/she is personally known to me or who has produced Drivers License as identification.

Notary Public

Print Notary Name

My Commission Expires: _____

Notary Seal

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California

County of Ventura

On April 18 2013 before me, Laura Iniguez, Notary Public
(Here insert name and title of the officer)

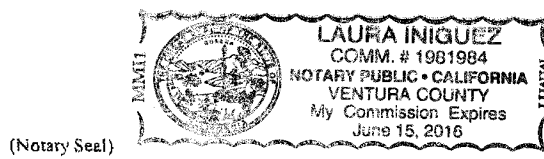
personally appeared Veronica Casillas

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

[Signature]
Signature of Notary Public



ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

Special Warranty Deed
(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages 2 Document Date 4/18/13

(Additional information)

CAPACITY CLAIMED BY THE SIGNER

Individual (s)

Corporate Officer
AVP
(Title)

Partner(s)

Attorney-in-Fact

Trustee(s)

Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public)
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/~~they~~ is /~~are~~) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
 - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document

Exhibit A

**CERTIFICATE OF ASSISTANT SECRETARY
OF
BANK OF AMERICA, NATIONAL ASSOCIATION**

The undersigned, Devra Lindgren, an Assistant Secretary of Bank of America, National Association (the "Association"), a national banking association organized and existing under the laws of the United States of America and having its principal place of business in the City of Charlotte, County of Mecklenburg, State of North Carolina, does hereby certify that:

1. The following persons have been duly elected or appointed and have duly qualified as officers of the Association and they hold the office set forth opposite their names:

<u>Name</u>	<u>Title</u>
Bryan J. Appleton	Senior Vice President
Darla Ashby	Senior Vice President
Micall Marie Bachman	Senior Vice President
Jacqueline M. Bailey	Senior Vice President
William J. Borda	Senior Vice President
Alan L. Bryant	Senior Vice President
Donald R. Clark	Senior Vice President
Robert G. Connelly	Senior Vice President
Brian E. Crane	Senior Vice President
Kimberly Dawson	Senior Vice President
Jessica Tandy Del Olmo	Senior Vice President
Robert K. Eidson	Senior Vice President
Cassie L. Fitz	Senior Vice President
Tiffany Fletcher	Senior Vice President
Cherie L. Hagen	Senior Vice President
Lancia Ann Herzog	Senior Vice President
Mabeo Holmes	Senior Vice President
Robert E. Hora	Senior Vice President
Letishia R. Hunt	Senior Vice President
Jennifer Hurd	Senior Vice President
Diane Frisk Lee	Senior Vice President
Darron D. Lockett	Senior Vice President
Stephanie K. Lowe	Senior Vice President
Kimberly McDonald	Senior Vice President
Carolyn P. Quinn	Senior Vice President
Jamie Lynn Renstrom	Senior Vice President
Veronica Roman	Senior Vice President
Judith Greene Ross	Senior Vice President
Aparna Sagunathy	Senior Vice President
William Santora	Senior Vice President
John C. Schmidt	Senior Vice President
Hattie Sharp	Senior Vice President
Marc A. Tubbs	Senior Vice President
James A. Weller	Senior Vice President
Christina J. Albert	Vice President
Elizabeth M. Allen	Vice President

Angela Maria Anderson	Vice President
Paul Henry Baccus	Vice President
Joseph Behm	Vice President
John Sylvin Bell	Vice President
Cathy S. Benjamin	Vice President
Jennifer Buck Brandau	Vice President
Danael L. Broussard	Vice President
Michael D. Brown	Vice President
Selina S. Button	Vice President
Andrea Calahan	Vice President
Craig Callahan	Vice President
Hilary C. Carr	Vice President
Robert E. Cassell	Vice President
Eileen V. Caswell	Vice President
Kelly Chapman	Vice President
Michael Chew	Vice President
Micah A. Chin	Vice President
Kedrick R. Crenshaw	Vice President
E. Maria Daiute	Vice President
Maria A. Daly-Willard	Vice President
William Leon Demers	Vice President
Anthony DeRosa	Vice President
Sanjay Desai	Vice President
Rebecca (Perkins) Dillavou	Vice President
Crystal Marie Dingman	Vice President
Skuli Egilsson	Vice President
Jason Ehrlich	Vice President
Franchisca D. Estrada	Vice President
Alexandra L. Farrelly	Vice President
Courtney F. Foley	Vice President
Amy L. Forsberg	Vice President
Steven Lee Gillies	Vice President
Kevin Glover	Vice President
James M. Griswold	Vice President
Veronica A. Haddad	Vice President
Kevin R. Hartwick	Vice President
Catherine E. Hataway	Vice President
Gary Haygood	Vice President
Lauren Hellring	Vice President
Jennifer B. Herrera	Vice President
Adam David Herson	Vice President
Jennifer Anne Hooker	Vice President
Thomas Hyham	Vice President
William James Jacobs	Vice President
Holly Carter Jones	Vice President
Deborah Jury	Vice President
Alice Kahvejian	Vice President
Gary Kelley	Vice President
LaTanya Kreft	Vice President
Kenneth Landry	Vice President
Becky Witmer Lane	Vice President
Robert James Larson	Vice President

Eric Lugo-Geigel	Vice President
Cheryl Y. Mallory	Vice President
Christina M. Manriquez	Vice President
John Martin	Vice President
Kelly McFarland	Vice President
Dawn C. McGinty	Vice President
Rhonda Kay McLelland	Vice President
Amy M. McNulty	Vice President
Kenneth Mellor	Vice President
Michelle M. Merrell	Vice President
Sherri L. Milnes	Vice President
Victor Nyanjui	Vice President
Mary L. Parham	Vice President
Meredith L. Perry	Vice President
Brandon D. Phearse	Vice President
Michael A. Piwonka	Vice President
George T. Poole	Vice President
Ann M. Raftery	Vice President
Binny Rampuria	Vice President
Scott Anthony Reuter	Vice President
Scott D. Reynolds	Vice President
Manuel Rivera	Vice President
Kelly Robbins	Vice President
Danielle Alba Rodriguez	Vice President
Darlene E. Ross	Vice President
April Rosser	Vice President
Dave W. Rowton	Vice President
Joan C. Rudnisky	Vice President
Billy Selman	Vice President
Keri L. Selman	Vice President
Elan Sherman	Vice President
Jeremy J. Simpson	Vice President
Sheri L. Solum	Vice President
Jon Sutton	Vice President
Shannon Tanner	Vice President
Todd David Tidwell	Vice President
Adriana Valles	Vice President
Maria Y. Vazquez	Vice President
Craig L. Wheeler	Vice President
Thomas P. Wiley	Vice President
Jason Taylor Williams	Vice President
Danielle Witwer	Vice President
Jason P. Wooley	Vice President
Mary Ackman	Assistant Vice President
Brian Aguilar	Assistant Vice President
Priscilla Aguilar	Assistant Vice President
Mohammed S. Ahmed	Assistant Vice President
Jennifer L. Akins	Assistant Vice President
Austin Alburtis	Assistant Vice President
Tracy Aldridge	Assistant Vice President
Lidia J. Alfaro	Assistant Vice President
Stephanie M. Allen	Assistant Vice President

Michelle N. Arnold	Assistant Vice President
Christopher Avery	Assistant Vice President
Brent Babb	Assistant Vice President
Kristin N. Baker	Assistant Vice President
Rich Balousek	Assistant Vice President
Tina Barber	Assistant Vice President
Tanya Barefield	Assistant Vice President
Jason Barton	Assistant Vice President
Ashley Bates	Assistant Vice President
David A. Baxter	Assistant Vice President
Jim A. Beeks	Assistant Vice President
Amy Bell	Assistant Vice President
Jennifer Bell	Assistant Vice President
Kimberly A. Bell	Assistant Vice President
Denise Berry	Assistant Vice President
Jason Birrer	Assistant Vice President
Russell Black	Assistant Vice President
Jaime Leah Blechman	Assistant Vice President
Sheri Bledsoe-Stanley	Assistant Vice President
Steven Bloch	Assistant Vice President
Debra (Debie) Bossung	Assistant Vice President
Brad Bowman	Assistant Vice President
Thomas L. Bradley	Assistant Vice President
Daniel Braley	Assistant Vice President
Henry Brandon	Assistant Vice President
Shaun Bray	Assistant Vice President
Julie Brewer	Assistant Vice President
James A. Brickhouse	Assistant Vice President
Robert Bromley	Assistant Vice President
Kimberly Broughton	Assistant Vice President
Monika Brunsmann	Assistant Vice President
Alecia Bryant	Assistant Vice President
Jaime Burgess	Assistant Vice President
Paul Burn	Assistant Vice President
Stephanie Burns	Assistant Vice President
Cristina Burnside	Assistant Vice President
Jamal Byous	Assistant Vice President
Jon Byrd	Assistant Vice President
Michelle Byron	Assistant Vice President
Jeanette Caldera	Assistant Vice President
David Call	Assistant Vice President
Judy Campbell	Assistant Vice President
Irene Carillo	Assistant Vice President
Keri Carson	Assistant Vice President
Richard M. Caruso	Assistant Vice President
Judith Casey	Assistant Vice President
Veronica Casillas	Assistant Vice President
Maria E. Castillo	Assistant Vice President
Elena Celestine	Assistant Vice President
Rachel Cervantes	Assistant Vice President
Slavka Cervantes	Assistant Vice President
Laurence Chance	Assistant Vice President

Sandy Chance	Assistant Vice President
Peace Chasi	Assistant Vice President
Melissa Chavez	Assistant Vice President
Alice Park Chin	Assistant Vice President
Shellet Chip	Assistant Vice President
Kevin Michael Clark	Assistant Vice President
Christopher T. Clay	Assistant Vice President
Pennie Clayton	Assistant Vice President
Marsha J. Coburn	Assistant Vice President
Sharon Coleman	Assistant Vice President
Sandra L. Colgrove	Assistant Vice President
Nuvia Colunge	Assistant Vice President
Kerri Ann Cornell	Assistant Vice President
Jennifer M. Cowan	Assistant Vice President
Scott M. Crain	Assistant Vice President
Todd A. Crawford	Assistant Vice President
Debbie M. Cummings	Assistant Vice President
Jason Cummings	Assistant Vice President
Rex Dalton	Assistant Vice President
Nancy Fairchild Daniels	Assistant Vice President
Ginger Dasher	Assistant Vice President
Cathy Davidson	Assistant Vice President
Jonathan E. Davies	Assistant Vice President
Pamela S. Davis	Assistant Vice President
Carrie Day	Assistant Vice President
Cathy L. Dees	Assistant Vice President
June C. DeMott	Assistant Vice President
Robin L. Dietz	Assistant Vice President
Susan Dillard	Assistant Vice President
Rosa M. Dinoto	Assistant Vice President
Todd W. Dirksen	Assistant Vice President
Daniel Dizon	Assistant Vice President
Dawn Dolan	Assistant Vice President
Anya K. Dominguez	Assistant Vice President
Scott E. Donaldson	Assistant Vice President
Zachary Downing	Assistant Vice President
Sonia Doyle	Assistant Vice President
Dawn L. Eddings	Assistant Vice President
Laura Elliott	Assistant Vice President
Robyn S. Ervin	Assistant Vice President
Amy Espinoza	Assistant Vice President
John Estes	Assistant Vice President
Shelia Ewing	Assistant Vice President
Orobah E. Fakhouri	Assistant Vice President
Patricia Farkash	Assistant Vice President
Rocio (Iniguez) Fellows	Assistant Vice President
Chet Flinders	Assistant Vice President
Chris Flynn	Assistant Vice President
Donovan A. Forrai	Assistant Vice President
Sheila M. Franke	Assistant Vice President
Todd M. Gabert	Assistant Vice President
Carolin Galante	Assistant Vice President

Lauri E. Gallagher	Assistant Vice President
Asha L. Gangiredia	Assistant Vice President
Candice H. Garcia	Assistant Vice President
Lizeth Garcia	Assistant Vice President
Peter Garcia	Assistant Vice President
Lisa Gastelum	Assistant Vice President
Patricia Gatewood	Assistant Vice President
George P. Georgieff	Assistant Vice President
Robert S. Gerald	Assistant Vice President
Leslie D. Geurin	Assistant Vice President
Phillip Giannone	Assistant Vice President
Rachel Gibson	Assistant Vice President
Bootsi Gilbert	Assistant Vice President
Bret L. Giovannoni	Assistant Vice President
Matthew B. Gocke	Assistant Vice President
Maria Goldenberg	Assistant Vice President
Ryan Goodman	Assistant Vice President
Karen L. Gould	Assistant Vice President
DeAnn Graham	Assistant Vice President
Jennifer Graves	Assistant Vice President
Nate Green	Assistant Vice President
Tim Grix	Assistant Vice President
Tina Grumney	Assistant Vice President
Lowana Hale	Assistant Vice President
Adam Halem	Assistant Vice President
Betty J. Hanson	Assistant Vice President
Leilani Hardy	Assistant Vice President
Jennifer Harris	Assistant Vice President
Judy Hartnagel-Summers	Assistant Vice President
Mohammad J. Hasan	Assistant Vice President
Courtney Hawkins	Assistant Vice President
Janet L. Helms	Assistant Vice President and Assistant Secretary
Crystal Helt	Assistant Vice President
Raul E. Hernandez	Assistant Vice President
Elizabeth Heselton	Assistant Vice President
Amber Hester	Assistant Vice President
Lisbeth Hibbard	Assistant Vice President
Michael Hitt	Assistant Vice President
Alan Hoang	Assistant Vice President
William Hodder	Assistant Vice President
Lynae Hollins	Assistant Vice President
Robert Holloway	Assistant Vice President
Joel Horn	Assistant Vice President
Fran Ebeling Hoskinson	Assistant Vice President
Amanda Hubbard	Assistant Vice President
Courtney Hubbard	Assistant Vice President
Steven Huecker	Assistant Vice President
Scott Hufford	Assistant Vice President
Shelby Humbles III	Assistant Vice President
Bianca Hunter	Assistant Vice President
Michelle Hustmyre	Assistant Vice President
Laura Iniguez	Assistant Vice President

Sarah Jackson	Assistant Vice President
Tinya R. Jackson	Assistant Vice President
Nicole A. Jaime	Assistant Vice President
Amy James	Assistant Vice President
Marishelia James	Assistant Vice President
Stephanie D. Jehle	Assistant Vice President
Tracey O. Jennings	Assistant Vice President
Shelly Ann Jerez	Assistant Vice President
Christopher J. Johnson	Assistant Vice President
Leslie Johnson	Assistant Vice President
Rodney L. Johnson	Assistant Vice President
William Johnson	Assistant Vice President
David C. Jones	Assistant Vice President
Joi Jones	Assistant Vice President
Kimberly Jones	Assistant Vice President
Lori Jones	Assistant Vice President
Montara Jones	Assistant Vice President
Elsa Juko Mcdowell	Assistant Vice President
Nimai Dasa Kearney	Assistant Vice President
Melissa Kell	Assistant Vice President
Andrea Kennedy	Assistant Vice President
Brian Kennedy	Assistant Vice President
Nicole Khoury	Assistant Vice President
Brandi Kille	Assistant Vice President
Nicolle King	Assistant Vice President
Tina M. King	Assistant Vice President
Cory D. Klapperich	Assistant Vice President
Steven E. Klingler Jr.	Assistant Vice President
Antoinette M. Koch	Assistant Vice President
George Kohlman	Assistant Vice President
Barbara A. Komisarof	Assistant Vice President
Doreen Korven	Assistant Vice President
Shanda Kreuzer	Assistant Vice President
Madhuchhanda Kundu	Assistant Vice President
Brian Kuntz	Assistant Vice President
Randy Lake	Assistant Vice President
Andrea Lambert	Assistant Vice President
Bobbi G. Laughlin	Assistant Vice President
Sandra Lawrence	Assistant Vice President
Andrew J. Lawver	Assistant Vice President
John Lay	Assistant Vice President
Valeri Leahey	Assistant Vice President
Emeline Lealiki	Assistant Vice President
Gregory R. Lecounte	Assistant Vice President
Dana D. Lee	Assistant Vice President
Colby Leete	Assistant Vice President
Mary K. Lepine	Assistant Vice President
Gloria Levings	Assistant Vice President
Mirna Linares	Assistant Vice President
Phyllis Lindner	Assistant Vice President
Alexandre K. Lirette	Assistant Vice President
Clareece (Melissa) Listhrop	Assistant Vice President

Chadwick Lober	Assistant Vice President
Jackie Long	Assistant Vice President
Jeremy Lopez	Assistant Vice President
Sandra M. Lopez	Assistant Vice President
Brian Lorenc	Assistant Vice President
Daniel Loveless	Assistant Vice President
Sonia Luna	Assistant Vice President
Chad Lusk	Assistant Vice President
Meagan Mackey	Assistant Vice President
Rosie M. Magee	Assistant Vice President
Terry Maldonado	Assistant Vice President
Monica I. Marin	Assistant Vice President
Todd J. Mark	Assistant Vice President
Laura L. Marquez	Assistant Vice President
Kelly Marrero	Assistant Vice President
Damary Martinez	Assistant Vice President
Kellie Mavrolas	Assistant Vice President
Fernando Mayorga	Assistant Vice President
Kathleen McCall	Assistant Vice President
Bobby McCarther	Assistant Vice President
Susan M. McCaughan	Assistant Vice President
Jennifer McCleve	Assistant Vice President
Charles L. McCrone	Assistant Vice President
Michael Mcdaniel	Assistant Vice President
Wendi A. McFarland	Assistant Vice President
Marcelle McGee	Assistant Vice President
Hayley McKeefter	Assistant Vice President
Chad McLean	Assistant Vice President
Darci K. McNary	Assistant Vice President
Hannica R. McShan	Assistant Vice President
Kriste Melcher	Assistant Vice President
Tiffany D. Merrill	Assistant Vice President
Nicole L. Middleton	Assistant Vice President
Fany S. Miranda	Assistant Vice President
Edward Mitchell	Assistant Vice President
Aleem Mohamed	Assistant Vice President
Christina Montalvo	Assistant Vice President
Lisa Moran	Assistant Vice President
Frances Moreno	Assistant Vice President
Racquel D. Morrison	Assistant Vice President
Ryan Mort	Assistant Vice President
Rhonda Morzella	Assistant Vice President
Heather V. Mosley	Assistant Vice President
Trisha Mothershed	Assistant Vice President
Joseph A. Mulac	Assistant Vice President
Lindsey M. Mullarkey	Assistant Vice President
Myron M. Neal	Assistant Vice President
Gregory Neher	Assistant Vice President
Chris R. Nelson	Assistant Vice President
Cory J. Nelson	Assistant Vice President
Jennifer Neville	Assistant Vice President
Magdalena Newman	Assistant Vice President

Sean Nicholson	Assistant Vice President
Steven L. Nicholson	Assistant Vice President
Barbara Nix	Assistant Vice President
Mariessa Nolan	Assistant Vice President
Sheila M. Norman	Assistant Vice President
Raymond Nowell	Assistant Vice President
Maria Olivas	Assistant Vice President
Rosina D. Oliver	Assistant Vice President
Patti L. Oonk	Assistant Vice President
Marco Ordonez	Assistant Vice President
William Owens	Assistant Vice President
Paulina Padilla	Assistant Vice President
Betty Ann Pallitto	Assistant Vice President
Jacqueline Pankow	Assistant Vice President
William J. Pankow	Assistant Vice President
Keri Parrish	Assistant Vice President
Mari Parsamyan	Assistant Vice President
Carol Pelletiere	Assistant Vice President
Lucero Pena	Assistant Vice President
Adan Perez	Assistant Vice President
Antonio Perez	Assistant Vice President
Maria Perez	Assistant Vice President
Virginia Perez	Assistant Vice President
Christie Perkins	Assistant Vice President
Jennifer Perry	Assistant Vice President
Sonia S. Peters	Assistant Vice President
Jamie Peterson	Assistant Vice President
Valinda Pickens	Assistant Vice President
Karen Pleasant	Assistant Vice President
Richard Powell	Assistant Vice President
Jody Price	Assistant Vice President
Lorri Pruett	Assistant Vice President
Marta Quinteros	Assistant Vice President
Tania Ramos	Assistant Vice President
Marion Reap	Assistant Vice President
Sam Riad	Assistant Vice President
Richard M. Rich	Assistant Vice President
Deborah Lee Richards	Assistant Vice President
Anibal Rivera	Assistant Vice President
Cindy Robbins	Assistant Vice President
Steven P. Robedeau	Assistant Vice President
Tamara (Tammie) Robedeau	Assistant Vice President
Roel Rodriguez	Assistant Vice President
Danielle M. Rogers	Assistant Vice President and Assistant Secretary
Nay Romano	Assistant Vice President
Ryan C. Romano	Assistant Vice President
Esther Rosales	Assistant Vice President
Juan C. Rosales	Assistant Vice President
Eliana Maria Roseberry	Assistant Vice President
Harvey L. Rosenblum	Assistant Vice President
Julie Anne Roush	Assistant Vice President
Patricia Rubel	Assistant Vice President

Lisa Ruiz	Assistant Vice President
David Russell	Assistant Vice President
Kerri Ryan	Assistant Vice President
Kelly Santana	Assistant Vice President
Marilyn Santana	Assistant Vice President
Cristina T. Santos	Assistant Vice President
Pearl Santos	Assistant Vice President
Kimberly Saxon	Assistant Vice President
Rex T. Schepp	Assistant Vice President
Joe Scheurn	Assistant Vice President
Kathy A. Schmitt	Assistant Vice President
James K. Schreiber	Assistant Vice President
Joyce Sciumbato	Assistant Vice President
Abigail Secord	Assistant Vice President
Robin Setaro	Assistant Vice President
Susan Shambre	Assistant Vice President
Stacey C. Sharpe	Assistant Vice President
Tony Shaw	Assistant Vice President
Vicki Sheppard	Assistant Vice President and Assistant Secretary
Judy Lee Shu	Assistant Vice President
Laura (Ascencio) Sifuentes	Assistant Vice President
Roseanne Silvestro	Assistant Vice President
Ara Simonian	Assistant Vice President
Marion Simpson	Assistant Vice President
Eric Sims Sr.	Assistant Vice President
Tracye Sinclair	Assistant Vice President
Leslie R. Slater	Assistant Vice President
Joshua P. Smallwood	Assistant Vice President
Claudia S. Smith	Assistant Vice President
Stephen P. Smith	Assistant Vice President
Tammy R. Smith	Assistant Vice President
Elizabeth A. Snook	Assistant Vice President
Michelle E. Soporito	Assistant Vice President
Chad Sparling	Assistant Vice President
Carina Speirs	Assistant Vice President
Helen Spini	Assistant Vice President
Shannon Spry	Assistant Vice President
Robert Stanley	Assistant Vice President
Scott A. Stark	Assistant Vice President
Michael Straughan	Assistant Vice President
Monja Steimer	Assistant Vice President
Tiffany Stewart	Assistant Vice President
Sandra Struble	Assistant Vice President
Carol Stull	Assistant Vice President
Karen Sutherland	Assistant Vice President
Anthony Swanson	Assistant Vice President
Li Tan	Assistant Vice President
Brian C. Tantillo	Assistant Vice President
Michael W. Tarkington	Assistant Vice President
Damen Thornton	Assistant Vice President
Michael Threadgill	Assistant Vice President
Shannon M. Tiberi	Assistant Vice President

Chris Tirona	Assistant Vice President
Cindy Ton	Assistant Vice President
Delicia Torres	Assistant Vice President
Patricia R. Torrez	Assistant Vice President
Garrett Tracy	Assistant Vice President
David V. Tran	Assistant Vice President
Steven Tran	Assistant Vice President
Michael Troia	Assistant Vice President
Silvia R. Trujillo	Assistant Vice President
Kasey Tucker	Assistant Vice President
Christopher P. Turnquist	Assistant Vice President
Glenda Tyrolt	Assistant Vice President
Joseph E. Uva	Assistant Vice President
Lindsey Ann Vail	Assistant Vice President
Robert M. Valentino	Assistant Vice President
Klaris Valijan	Assistant Vice President
Lisa Van Cook	Assistant Vice President
Robert Vannoy	Assistant Vice President
Charles A. Vasquez	Assistant Vice President
Denise Vasser	Assistant Vice President
Cynthia Ann Villa	Assistant Vice President
Adrian Villasenor	Assistant Vice President
Coty Glenn Viselli	Assistant Vice President
Brenda Visser	Assistant Vice President
Sabrina Vonch	Assistant Vice President
Deborah K. Voss	Assistant Vice President
Randall W. Wallace	Assistant Vice President
Melissa K. Warner	Assistant Vice President
Graidon Warner	Assistant Vice President
Janet Lee Watson	Assistant Vice President
Tanna Weber	Assistant Vice President
Robert M. Weiss	Assistant Vice President
Michelle L. Wesley	Assistant Vice President
Stacey L. Wetnight	Assistant Vice President
Albert R. White	Assistant Vice President
Georgette E. White	Assistant Vice President
Lawana N. White	Assistant Vice President
Michelle White	Assistant Vice President
Jerome W. Whitton	Assistant Vice President
Karen A. Williams	Assistant Vice President
Kevin M. Williams	Assistant Vice President
John Wilson	Assistant Vice President
Stephanie B. Xelowski	Assistant Vice President
Jessica Yetton	Assistant Vice President
Kanguk Yi	Assistant Vice President
Thomas D. Zaenger	Assistant Vice President
Lienhuong (Haley) Zamarripa	Assistant Vice President
Lupe Zapata	Assistant Vice President
Paul J. Zimin	Assistant Vice President
Neila M. Zinsser	Assistant Vice President

2. The following is a true and complete copy of an excerpt from the Bylaws of the Association, and the same is in full force and effect as of the date hereof:

Section 5.2. Execution of Instruments. All agreements, indentures, mortgages, deeds, conveyances, transfers, contracts, checks, notes, drafts, loan documents, letters of credit, guarantees, master agreements, swap agreements, security and pledge agreements, guarantees of signatures, certificates, declarations, receipts, discharges, releases, satisfactions, settlements, petitions, schedules, accounts, affidavits, bonds, undertakings, powers of attorney, and other instruments or documents may be signed, executed, acknowledged, verified, attested, delivered or accepted on behalf of the Association by the Chairman of the Board, the President, any Vice Chairman of the Board, any Division President, any Managing Director, any Principal, any Vice President, any Assistant Vice President, or any individual who is listed on the Association's personnel records in a position equal to any of the aforementioned officer positions, or such other officers, employees or agents as the Board of Directors or any of such designated officers or individuals may direct. The provisions of this Section 5.2 are supplementary to any other provision of these Bylaws and shall not be construed to authorize execution of instruments otherwise dictated by law.

IN WITNESS WHEREOF, I have hereunto signed my name and affixed the seal of the Association on this 19th day of June, 2012.

BANK OF AMERICA, NATIONAL
ASSOCIATION

By: Devra Lindgren
Devra Lindgren, Assistant Secretary