

Prepared by and Return to:
Lynn Smith
MTI Title Insurance Agency, Inc.
1714 W. 23rd Street, Suite I
Panama City, FL 32405

-Incidental to the issuance of title insurance

Property Appraiser's Parcel ID #07225-170-010
File- MFL-2207803
Consideration Amount \$167,500.00

CORPORATE WARRANTY DEED

This Indenture, Made this February 6, 2015, between Citi REO Holdings, Inc, a Georgia corporation, whose business address is P.O. Box 2036 Alpharetta, GA 30005, hereinafter called the "Grantor"*, and Jevarus J. Graham and Regina E. Graham Husband and Wife, whose address is 128 Byrd St Panama City, FL 32404, hereinafter called the "Grantee":

Witnesseth: That said Grantor, for and in consideration of the sum of Ten (\$10.00) Dollars and other valuable consideration, 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, FL, and being further described as follows:

Commence at the Southeast Corner of Lot 11, Block 2, East Bay Park, Second Addition, as per plat thereof recorded in Plat Book 8, Page 94, of the Public Records of Bay County, Florida; thence S 05°18' W, (basis of bearing is centerline datum of Boat Race Road), 86.31 feet; thence S 85°12'00" E, along the South line of the Northwest Quarter of the Northeast Quarter of Section 19, Township 4 South, Range 13 West, 355.88 feet; thence N 05°15'31" E, 527.38 feet to the Point of Beginning; thence N 05°15'31" E, 111.36 feet; thence S 85°19'36" E, 295.05 feet to the West R/W line of Jan Avenue; thence S 05°16'42" W, along the West R/W line of Jan Avenue 112.01 feet; thence N 85°12'00" W, 295.00 feet to the Point of Beginning.

MORE COMMONLY KNOWN AS: 950 Jan Drive South, Panama City, FL 32404

and said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

*"Grantor" and "grantee" are used for singular or plural, as context requires.

Subject to easements, restrictions, and covenants of record, and real property taxes for the current year which are prorated.

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

By: Eric Jay Hulsman
Its: President

Tiffany Chin
Witness #1 Signature

Tiffany Chin
Witness #1 Print Name

Shannon T. Bay
Witness #2 Signature

Shannon T. Bay
Witness #2 Print Name

State of GEORGIA; County of Fulton

The foregoing instrument was acknowledged by me this February 6, 2015 by: Eric Jay Hulsman, who acknowledged that he/she is the President/CEO of Citi REO Holdings, Inc, a corporation, and is authorized to execute the forgoing instrument, and who is personally known by me or who has produced: a valid driver's license as identification and who did not take an oath.

Tiffany Chin
Notary Public

My Commission Expires: 07/25/16

TIFFANY A CHIN
NOTARY PUBLIC
Forsyth County
State of Georgia
My Comm. Expires July 25, 2016

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SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, ERIC JAY HULSMAN, herewith nominate, constitute and appoint DONALD T. JANOVIK, JR., my true and lawful attorney-in-fact, for me in my name, place and stead to:

Contract for, purchase, receive, and take possession of; and sell, exchange, grant or convey with or without warranty; and mortgage, transfer in trust, or otherwise encumber or hypothecate;

the property legally described on Exhibit A attached hereto, commonly known as 950 Jan Drive South, Panama City, FL 32404

And to endorse, sign, seal, execute and deliver any and all mortgages, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.


I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such document as may be required by the FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to May 1, 2015, shall be revoked. THIS SPECIFIC POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY OR INCOMPETENCE.


Principal – ERIC JAY HULSMAN


Witness #1 Signature

Tiffany Chin
Witness #1 Print Name


Witness #2 Signature

Sharratt Page
Witness #2 Print Name

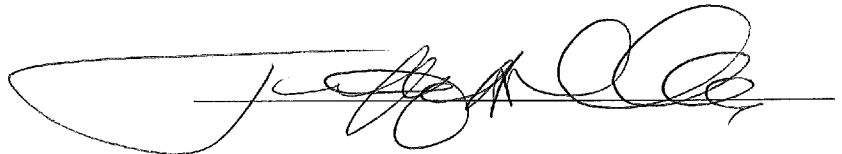
ACKNOWLEDGMENT

STATE OF GEORGIA

COUNTY OF Fulton

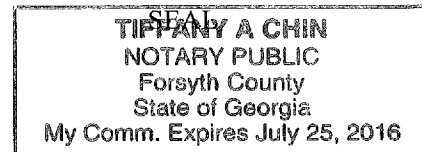
On 02/04/15 before me Tiffany Chin personally appeared ERIC JAY HULSMAN, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or entity upon behalf, of which the person(s) acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand this 4th day of February, 2015.



Notary Public for the State of Georgia

My Commission Expires: 07/25/16



Legal Description Appendix – A

Lying, and being in Bay County, FL, and being further described on

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Property Address: 950 Jan Drive South, Panama City, FL 32404

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