

This instrument prepared by:  
Bay National Title Company  
Christian Shackton  
13577 Feather Sound Dr. Suite 250  
Clearwater, Florida 33762

Return to:  
Bay National Title Company  
Lisa Vitale  
13577 Feather Sound Dr. Suite 250  
Clearwater, Florida 33762

Parcel Identification No. 30196-620-000

**SPECIAL WARRANTY DEED**

**THIS SPECIAL WARRANTY DEED** made this 12<sup>th</sup> day of February, 2015, by U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ARM TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-12, and having its place of business at 7301 Baymeadows Way, Jacksonville, FL 32256 hereinafter called the "Grantor", to Stephen E. Melvin and Delinda Bane Melvin, as tenants by the entireties, whose post office address is: 7834 Olde Mill Rd, Panama City, FL 32409, 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.)*

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CH24-29621



EXHIBIT A

LEGAL DESCRIPTION

LOT 22, BLOCK "F", SILVER SANDS UNIT TWO, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 11, PAGES 41A AND 41B, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

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**EXHIBIT B**

**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.

