

This Instrument Was Prepared By:
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2001 NW 64th St, Suite 130
Ft. Lauderdale, FL 33309
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**SPECIAL WARRANTY DEED
EXEMPT FROM DOCUMENTARY STAMP TAX (FLA. ADMIN. CODE §12B-4.014)**

THIS INDENTURE, is effective as of this 26 day of March, 2019, by and between **PENNYMAC LOAN SERVICES, LLC**, whose post office address is 3043 Townsgate Road #200, Westlake Village, CA 91361, Grantor, and the **SECRETARY OF VETERANS AFFAIRS**, an Officer of the United States, having its principal place of business at Department of Veterans Affairs, Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN, hereinafter referred to as "Grantee":

WITNESSETH: That the said Grantor, for and in consideration of the sum TEN DOLLARS (\$10.00) and other valuable considerations, lawful money of the United States of America, to it in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, had granted, bargained, sold, conveyed to the said Grantee, all of the following described land situated in Bay County, State of Florida, to-wit:

LOT 25, BLOCK U, FIFTH ADDITION TO FOREST PARK. ACCORDING TO PLAT RECORDED IN PLAT BOOK 9, PAGE 23, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

TO HAVE AND TO HOLD the above described premises, with the appurtenances, unto the said Grantee, its successors and assigns, in fee simple forever.

And the said Grantor does hereby covenant with the said Grantee the above described property is free from all liens and encumbrances, excepting taxes for the year 2019 and restrictions and reservations of record, if any; and will hereby warrant and defend the title against the lawful claims of all persons claiming by, through, or under Grantor, but against none other.

IN WITNESS WHEREOF, the said Grantor has executed this deed under seal of the date first above written.

Signed, sealed and delivered in our presence:

PENNYMAC LOAN SERVICES, LLC

[Signature]
Witness Name: Mysees Singleton

By: [Signature]
Print Name: Francisco Guadiana
Its: Authorized Representative

[Signature]
Witness Name: Cashia Coleman

STATE OF TEXAS
COUNTY OF Tarrant

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the state and county aforesaid to take acknowledgments, personally appeared Francisco Guadiana, known to be the Authorized Representative of PENNYMAC LOAN SERVICES, LLC, who is the person who executed this instrument on behalf of said entity and acknowledged before me that he/she executed same for purposes expressed therein.

WITNESS my hand and official seal in the County and State last aforesaid this 26 day of March, 2019.



(SEAL)

Elsie Kroussakis
Notary Public
My commission expires: 10-14-2019

ASSISTANT SECRETARY'S CERTIFICATE

PENNYMAC LOAN SERVICES, LLC

The undersigned, a duly appointed and acting Assistant Secretary of PennyMac Loan Services, LLC, a Delaware limited liability company (the "Company"), hereby certifies the following on behalf of the Company:

1. Attached hereto as Exhibit A is a true, correct and complete copy of resolutions duly adopted by the Board of Directors of the Company on March 14, 2017 (the "Resolutions"). The Resolutions are in full force and effect and have not been amended, modified or rescinded as of the date hereof.
2. Attached hereto as Exhibit B is a true, correct and complete copy of a designation of the Company dated September 29, 2017 (the "Designation"). The Designation has not been further amended, modified or rescinded and is in full force and effect in the form adopted as of the date hereof.
3. That Francisco Guadiana is a duly designated Authorized Representative of the Company pursuant to the Resolutions and the Designation.

IN WITNESS WHEREOF, I have hereunto signed my name effective as of the 8th day of February, 2018.

PENNYMAC LOAN SERVICES, LLC

By: Devra Lindgren
Name: Devra Lindgren
Title: Assistant Secretary

EXHIBIT A

**RESOLUTIONS ADOPTED BY THE
BOARD OF DIRECTORS OF
PENNYMAC LOAN SERVICES, LLC
MARCH 14, 2017**

Loan Production and Servicing Documents and Activities

RESOLVED, that the Executive Chairman, the Chief Executive Officer, the President, any Senior Managing Director, the Secretary, and the Treasurer of the Company (each, an "Authorized Officer"), be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name, to:

- a) execute, endorse and/or deliver mortgages, deeds of trust, security deeds, promissory notes, loan applications, HUD-1s, Truth in Lending disclosure statements, Loan Estimates, Closing Disclosures, and similar and related documents and instruments (the "Origination Documents"), with all ordinary and necessary endorsements, acknowledgments, notarizations, certifications and affidavits, as may be necessary or appropriate to effectively offer and originate loans to consumers (the "Origination Activities");
- b) execute, endorse and/or deliver assignments of mortgage and deeds of trust, allonges, endorsements, and similar and related documents and instruments (the "Transfer Documents") necessary to effectively transfer mortgage loans in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "Transfer Activities");
- c) execute, endorse and/or deliver deeds, bills of sale and/or other instruments of sale, conveyance and transfer and similar and related documents and instruments (the "REO Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, notarizations, certifications and affidavits, and supporting and related documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof of documents relating to the transfer of any interest in real estate in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "REO Activities");
- d) execute, endorse and/or deliver modification agreements, deeds in lieu of foreclosure, short sale agreements, forbearance agreements, repayment plans, trial plans and similar and related documents and instruments (the "Loss Mitigation Documents") necessary in order for the Company to modify mortgage loans and accept deeds in lieu of foreclosure, short sales, forbearance agreements or repayment plans under any contract, agreement or commitment the Company has with any customer or customer

representative, including but not limited to the execution of documents on an investor's behalf (the "Loss Mitigation Activities");

- e) execute, endorse and/or deliver subordination agreements, lien releases, reconveyances, bailee letters, oil and gas leases, assumption agreements, release of liability agreements, claims-related documentation for investors, insurers or court proceedings, and similar and related documents and instruments, as well as correspondence on behalf of the Company to consumers, customers, regulators, government officials, investors and other third parties (the "Servicing-related Documents"), for the Company to service mortgage loans (the "Servicing-related Activities");
- f) execute, endorse and/or deliver settlement agreements, affidavits, declarations, certifications, verifications, and similar and related documents and instruments (the "Litigation Documents") and provide oral or written testimony or otherwise appear and represent the Company in connection with litigation, arbitration or mediation matters or in response to subpoenas necessary for the Company to effectively bring or defend litigation from time to time in its ordinary course of business as a mortgage loan originator or servicer (the "Litigation Activities");

RESOLVED FURTHER, that the Authorized Officers of the Company shall have the authority to take any and all actions ("Other Actions") and consummate the Origination Activities, the Transfer Activities, the REO Activities, the Loss Mitigation Activities, the Servicing-related Activities and the Litigation Activities (collectively, the "Loan Production and Servicing Activities"), which are required or necessary in order for the Company to originate residential and/or commercial mortgage loans or perform its obligations under any contract, agreement or commitment the Company has with any third party to service or subservice residential and/or commercial mortgage loans, including but not limited to the execution and/or correction of documents on the client's or investor's behalf;

RESOLVED FURTHER, that the Authorized Officers, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Representatives, pursuant to and in a manner consistent with the Company's existing Signing Authority Policy and Signing Authority Procedure, such additional individual(s) as such Authorized Officer may deem necessary to (i) execute and/or deliver the Origination Documents, the Transfer Documents, the REO Documents, the Loss Mitigation Documents, the Servicing-related Documents and the Litigation Documents (collectively, the "Loan Production and Servicing Documents") and (ii) take Other Actions;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these

resolutions, (ii) the names of the Authorized Officers and Authorized Representatives authorized to execute the Loan Production and Servicing Documents, take Other Actions and consummate the Loan Production and Servicing Activities, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Representatives;

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company; and

RESOLVED FURTHER, that the foregoing resolutions replace and supersede in their entirety the resolutions previously adopted by the Board on February 11, 2016.

EXHIBIT B

PENNYMAC LOAN SERVICES, LLC

DESIGNATION AND AUTHORIZATION BY AN AUTHORIZED OFFICER

LOAN PRODUCTION AND
SERVICING DOCUMENTS AND ACTIVITIES

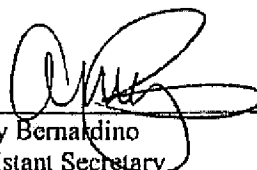
Pursuant to the authority granted to the undersigned by resolutions attached hereto as Exhibit A (the "Resolutions"), which were adopted as of March 14, 2017 by the Board of Directors of PennyMac Loan Services, LLC (the "Company"), the undersigned hereby appoints the individuals set forth on Exhibit B attached hereto as authorized representatives of the Company (each, an "Authorized Representative"), for the purpose of taking any and all actions authorized to be taken by an Authorized Representative as set forth in the Resolutions, subject to the restrictions listed opposite their respective names, until such Authorized Representative's earlier resignation or removal.

This Designation and Authorization is dated as of the 29th day of September, 2017, and it shall remain in full force and effect until superseded by a designation and authorization dated subsequent to the date hereof.

PENNYMAC LOAN SERVICES, LLC



Jeffrey P. Grogin
Senior Managing Director and
Chief Administrative and Legal Officer
(Authorized Officer)



Amy Bernardino
Assistant Secretary
(Secondary Signer)

EXHIBIT A

**RESOLUTIONS ADOPTED BY THE
BOARD OF DIRECTORS OF
PENNYMAC LOAN SERVICES, LLC
MARCH 14, 2017**

Loan Production and Servicing Documents and Activities

RESOLVED, that the Executive Chairman, the Chief Executive Officer, the President, any Senior Managing Director, the Secretary, and the Treasurer of the Company (each, an "Authorized Officer"), be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name, to:

- a) execute, endorse and/or deliver mortgages, deeds of trust, security deeds, promissory notes, loan applications, HUD-1s, Truth in Lending disclosure statements, Loan Estimates, Closing Disclosures, and similar and related documents and instruments (the "Origination Documents"), with all ordinary and necessary endorsements, acknowledgments, notarizations, certifications and affidavits, as may be necessary or appropriate to effectively offer and originate loans to consumers (the "Origination Activities");
- b) execute, endorse and/or deliver assignments of mortgage and deeds of trust, allonges, endorsements, and similar and related documents and instruments (the "Transfer Documents") necessary to effectively transfer mortgage loans in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "Transfer Activities");
- c) execute, endorse and/or deliver deeds, bills of sale and/or other instruments of sale, conveyance and transfer and similar and related documents and instruments (the "REO Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, notarizations, certifications and affidavits, and supporting and related documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof of documents relating to the transfer of any interest in real estate in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "REO Activities");
- d) execute, endorse and/or deliver modification agreements, deeds in lieu of foreclosure, short sale agreements, forbearance agreements, repayment plans, trial plans and similar and related documents and instruments (the "Loss Mitigation Documents") necessary in order for the Company to modify mortgage loans and accept deeds in lieu of foreclosure, short sales, forbearance agreements or repayment plans under any contract, agreement or commitment the Company has with any customer or customer representative, including but not limited to the execution of documents on an investor's behalf (the "Loss Mitigation Activities");
- e) execute, endorse and/or deliver subordination agreements, lien releases, reconveyances, bailee letters, oil and gas leases, assumption agreements,

release of liability agreements, claims-related documentation for investors, insurers or court proceedings, and similar and related documents and instruments, as well as correspondence on behalf of the Company to consumers, customers, regulators, government officials, investors and other third parties (the "Servicing-related Documents"), for the Company to service mortgage loans (the "Servicing-related Activities");

- f) execute, endorse and/or deliver settlement agreements, affidavits, declarations, certifications, verifications, and similar and related documents and instruments (the "Litigation Documents") and provide oral or written testimony or otherwise appear and represent the Company in connection with litigation, arbitration or mediation matters or in response to subpoenas necessary for the Company to effectively bring or defend litigation from time to time in its ordinary course of business as a mortgage loan originator or servicer (the "Litigation Activities");

RESOLVED FURTHER, that the Authorized Officers of the Company shall have the authority to take any and all actions ("Other Actions") and consummate the Origination Activities, the Transfer Activities, the REO Activities, the Loss Mitigation Activities, the Servicing-related Activities and the Litigation Activities (collectively, the "Loan Production and Servicing Activities"), which are required or necessary in order for the Company to originate residential and/or commercial mortgage loans or perform its obligations under any contract, agreement or commitment the Company has with any third party to service or subservice residential and/or commercial mortgage loans, including but not limited to the execution and/or correction of documents on the client's or investor's behalf;

RESOLVED FURTHER, that the Authorized Officers, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Representatives, pursuant to and in a manner consistent with the Company's existing Signing Authority Policy and Signing Authority Procedure, such additional individual(s) as such Authorized Officer may deem necessary to (i) execute and/or deliver the Origination Documents, the Transfer Documents, the REO Documents, the Loss Mitigation Documents, the Servicing-related Documents and the Litigation Documents (collectively, the "Loan Production and Servicing Documents") and (ii) take Other Actions;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these resolutions, (ii) the names of the Authorized Officers and Authorized Representatives authorized to execute the Loan Production and Servicing Documents, take Other Actions and consummate the Loan Production and Servicing Activities, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Representatives;

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company; and

RESOLVED FURTHER, that the foregoing resolutions replace and supersede in their entirety the resolutions previously adopted by the Board on February 11, 2016.

EXHIBIT B

Name	Title	Designated Authority							Restrictions	
		Ordination Documents and Ordination Activities	Transfer Documents and Transfer Activities	REO Documents and REO Activities	Loss Mitigation Documents and Loss Mitigation Activities	Securities-related Documents and Securities-related Activities	Litigation Documents and Litigation Activities	Loan Production and Servicing Documents and Servicing Activities		Other Activities
Abraham, Karen	FVP, Enterprise Support		X	X					N/A	All default related activities including but not limited to: Modifications, Foreclosure, Short Sale/Deed in Lieu, REO, Collections, Loss Mitigation, Bankruptcy, SCRA activities and Default Servicing Contracts
Acosta, Mark	MD, Default Loan Servicing							X		
Allinson, Lisa	VP, Default Servicing		X					X		N/A
Bell, Lance	SVP, Default Servicing								X	N/A
Berna, Gina	FVP, Loan Servicing		X							N/A
Blackman, Christine	FVP, Customer Contact		X							N/A
Bolden, Ryan	AVP, Default Servicing		X							N/A
Bridges, Scott	MD, Consumer Direct Lending								X	All Retail Sales activities including Call Center, Pricing, Compensation, Compliance, Telephony and Lead Management and Sales Contracts
Carter, Alma	FVP, Mortgage Fulfillment	X								N/A
Cobb, Linda	AVP, Collateral Management		X							Assignments of Mortgage, Allonges, and Endorsements
Coleman, Shon	VP, Collections		X		X					N/A
Condosta, Mare	SVP, MFD Controls	X								N/A
De Ann, Angela	SVP, Loan Servicing		X							N/A
Deaton, Karen	FVP, Modifications		X							N/A
Dewey, Jeremy	VP, REO		X		X					N/A
Drawdy, Michael	SVP, Asset Management		X						X	N/A
DrYenny, Terry	FVP, Automation & VOC Management		X							N/A
Fletcher, Eric	VP, Shared Services		X							N/A
Follett, James	MD, Mortgage Fulfillment	X								N/A
Gangl, Vincent	FVP, Servicing		X							Investor accounting, cash processing, payoff processing, investor reporting, loan transfer/acquisition management, acquisition related claims management
Geman, Brett	AVP, Foreclosure Operations		X						X	N/A
Golden, Lynda	VP, Assumptions		X							N/A
Goodby, Jeannette	FVP, Default Servicing		X						X	N/A
Herbert, Anthony	FVP, Underwriting									Allonges & requests for original collateral; renunciations, master agreements, service transfers acceptance, modification docs, etc.
Huiness, Javier	AVP, Claims		X							N/A
Hyder, Bryan	SVP, Customer Contact		X							N/A
Isidro, Sandra	VP, Research								X	Complaint and other Servicing-related Letters

EXHIBIT B

Employee Title*	Designated Authority	Restrictions
Analyst II, Business	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Analyst II, Business Operations	Origination Documents and Origination Activities	Allonges and requests for original collateral
Analyst II, Collateral Management	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Analyst, Analyst II, and Sr Analyst, Coll Due Diligence	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Associate, Sr Associate and Sup, Research	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters
Auditor, Research Quality	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters
Closer, Retail Loan QC	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr and Specialist II, Payoff	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Mgr and Sup, Bankruptcy	Servicing-related Documents and Servicing-related Activities	N/A
Mgr and Sup, Bankruptcy	Litigation Documents and Litigation Activities	N/A
Mgr and Sup, Foreclosure Operations	Servicing-related Documents and Servicing-related Activities	N/A
Mgr and Sup, Foreclosure Operations	Transfer Documents and Transfer Activities	N/A
Mgr and Sup, Foreclosure Operations	Litigation Documents and Litigation Activities	N/A
Mgr and Sup, Loss Mitigation	Loss Mitigation Documents and Activities	N/A
Mgr, Loan Resolution	Servicing-related Documents and Servicing-related Activities	N/A
Mgr, Mortgage Fulfillment	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr, Post Funding	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr, Purchase Review Audit	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr, Retail Operations	Origination Documents and Origination Activities	N/A
Mgr, Servicing	Origination Documents and Origination Activities	Complaint and other Servicing-related Letters
Specialist and Sr Specialist, Priority Complaint	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters
Specialist I and II, Litigation	Litigation Documents and Litigation Activities	N/A
Specialist I and II, Loss Mitigation	Loss Mitigation Documents and Activities	N/A
Specialist I and II, PCG Collateral	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I and II, PCG Data	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I and II, PCG Purch Rev	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I and Sup, Document Management	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Specialist I, II, and III, Default	Servicing-related Documents and Servicing-related Activities	N/A
Specialist I, PCG Custodian	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I, PCG Document	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I, PCG Quality	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist II, Business Controls	Origination Documents and Origination Activities	N/A
Specialist II, Mige Full Qual	Origination Documents and Origination Activities	Allonges and requests for original collateral
Sr Analyst, QC Reg Compliance	Transfer Documents and Transfer Activities	N/A
Sr Associate, Foreclosure	Servicing-related Documents and Servicing-related Activities	N/A
Sr Auditor, Qual Res & Cmplts	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters
Sr Specialist, Default	Servicing-related Documents and Servicing-related Activities	N/A
Sr Specialist, Litigation	Litigation Documents and Litigation Activities	N/A
Sr Specialist, Loss Mitigation	Loss Mitigation Documents and Activities	N/A
Sup, Foreclosure Review	Servicing-related Documents and Servicing-related Activities	N/A
Sup, Foreclosure Review	Transfer Documents and Transfer Activities	N/A
Sup, PCG Fulfillment	Origination Documents and Origination Activities	Allonges and requests for original collateral
Sup, Servicing Litigation	Litigation Documents and Litigation Activities	N/A
Technician, Mige Ops Support	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters

* Authorized to execute documents specified above as "Authorized Representative"