

Prepared by:  
Choice Legal Group, P.A.  
Record & Return to  
Choice Legal Group, P.A.  
P.O. Box 771270  
Coral Springs, FL 33077  
Folio Number: 05187-000-000 & 05188-000-000  
File No. 20-00511

### **SPECIAL WARRANTY DEED**

THIS SPECIAL WARRANTY DEED made this 12 day of March, 20, by  
**FREEDOM MORTGAGE CORPORATION** whose address is, 10500 Kincaid Drive, Suite 300, Fishers, IN  
46037 hereinafter called the Grantor to **Secretary of Housing and Urban Development, his/her successors and  
assigns**, whose address is C/O ISN Corporation – Western Operations Center Shepherd Mall Office Complex 2401  
NW 23rd St, Suite 1D Oklahoma City, OK 73107, hereinafter called the Grantee:

(Wherever 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)

WITNESSETH: that the Grantor, for and in consideration of the sum of TEN (\$10.00) DOLLARS and  
other good and valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant,  
bargain, sell, alien, remise, release, convey and confirm unto the Grantee, all that certain land situated in Bay  
County, Florida,

**PARCEL 1: BEGINNING AT THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE  
SOUTHWEST QUARTER OF SECTION 8, TOWNSHIP 2 SOUTH, RANGE 13 WEST, BAY COUNTY,  
FLORIDA; THENCE S 86°30' WEST A DISTANCE OF 630 FEET TO THE POINT OF BEGINNING;  
THENCE S 86°30' WEST A DISTANCE OF 75 FEET; THENCE S 3°30' EAST A DISTANCE OF 135 FEET;  
THENCE N 86°30' EAST A DISTANCE OF 75 FEET; THENCE N 3° 30' WEST A DISTANCE OF 135 FEET  
TO THE POINT OF BEGINNING. SAID LAND BEING IN THE SE ¼ OF SW ¼ OF SECTION 8,  
TOWNSHIP 2 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA, AND BEING KNOWN AS LOT 4,  
BLOCK 2, SUBDIVISION OF INDIAN BLUFF, UNRECORDED**

**PARCEL 2: BEGINNING AT THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE  
SOUTHWEST QUARTER OF SECTION 8, TOWNSHIP 2 SOUTH, RANGE 13 WEST, BAY COUNTY,  
FLORIDA; THENCE S 86°30' WEST A DISTANCE OF 705 FEET TO THE POINT OF BEGINNING;  
THENCE S 86°30' WEST A DISTANCE OF 20 FEET; THENCE S 3°30' EAST A DISTANCE OF 135 FEET;  
THENCE N 86°30' EAST A DISTANCE OF 20 FEET; THENCE N 3° 30' WEST A DISTANCE OF 135 FEET  
TO THE POINT OF BEGINNING. SAID LAND BEING IN THE SE ¼ OF SW ¼ OF SECTION 8,  
TOWNSHIP 2 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; AND BEING KNOWN AS THE  
EAST 20 FEET OF LOT 5, BLOCK 2, SUBDIVISION OF INDIAN BLUFF, UNRECORDED**

**TOGETHER WITH:**

**BEGINNING AT THE NE CORNER OF THE SE ¼ OF SW ¼ OF SECTION 8, TOWNSHIP 2 SOUTH,  
RANGE 13 WEST, BAY COUNTY, FLORIDA; THENCE S 86°30" W A DISTANCE OF 555 FEET TO A  
POINT OF BEGINNING; THENCE S 86°30" W A DISTANCE OF 75 FEET; THENCE S 3°30" E A  
DISTANCE OF 135 FEET; THENCE N 86°30" E A DISTANCE OF 75 FEET; THENCE N 3°30" W A  
DISTANCE OF 135 FEET TO THE POINT OF BEGINNING. SAID LAND BEING A PART OF THE SE ¼  
OF SW ¼ OF SECTION 8, TOWNSHIP 2 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA AND  
BEING LOT 3, BLOCK 2, SUBDIVISION OF INDIAN BLUFF, UNRECORDED**

**A/K/A: 5340 ARROWHEAD BLVD, YOUNGSTOWN, FL 32466**

TITLE TO THE ABOVE PROPERTY WAS ACQUIRED BY FORECLOSURE OR DEED IN  
LIEU OF FORECLOSURE OF A MORTGAGE INSURED UNDER THE NATIONAL HOUSING ACT AND IS  
BEING CONVEYED PURSUANT TO THE CONTRACT OF INSURANCE. THEREFORE THIS DEED

EXEMPT FROM STATE OF FLORIDA DOCUMENTARY STAMP TAXES. (FLA. ADMIN CODE § 12B-4.014)

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 whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31st of 2019.

In Witness Whereof, the grantor has hereunto set their hand(s) and seal(s) the day and year first above written.

Signed, Sealed and Delivered in the presence of:

Dana E. Verrett (witness)

Print Name: Dana E. Verrett  
Mia Carter (Witness)

Print Name: Mia Carter

FREEDOM MORTGAGE CORPORATION

by:

Erica Tracy FCI Specialist III  
Print Name & Title

STATE OF Indiana

COUNTY OF Hamilton

The foregoing instrument was acknowledged before me, by means of X physical presence or      online notarization, this 12<sup>th</sup> day of March 2020 by Erica Tracy as FCI Specialist III of FREEDOM MORTGAGE CORPORATION.

Lisa K Thomas  
Notary Public, State of IN

Commissioned Name of Notary Public: Lisa K Thomas

Personally known X or produced Identification     

Type of Identification produced     

Commission expires: 4/4/2024

[SEAL]



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**FREEDOM MORTGAGE CORPORATION**  
(a New Jersey corporation)

**Written Consent of the Sole Director Regarding Servicing Signing Authority**

**Effective Date: August 1, 2019**

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The undersigned, being the sole director of Freedom Mortgage Corporation, a New Jersey corporation (the "Company"), adopts the following resolutions with the same force and effect as if they had been adopted at a duly held meeting of the sole director and consents to the taking of the actions referred to in such resolutions without the necessity of any meeting, and without any advanced notice, which notice is expressly waived.

**A. GENERAL**

**NOW, THEREFORE, BE IT RESOLVED**, that the sole director desires to establish this Written Consent of the Sole Director Regarding Servicing Signing Authority ("Servicing Resolution") to replace all previous consents and resolutions (collectively, "Previous Servicing Resolutions") regarding the signing authorities of the Company's employees in furtherance of the Company's residential servicing and subservicing business ("Servicing Business") in connection with the categories set forth in this Servicing Resolution, which Previous Servicing Resolutions are superseded hereby; and

**FURTHER RESOLVED**, that: (a) the authorities granted under this Servicing Resolution are granted for the purpose of the furtherance of the Company's Servicing Business and for no other purpose; (b) the signing authorities of the Company's employees in furtherance of the Company's Servicing Business, but not in connection with a category set forth in this Servicing Resolution, may be granted under a separate resolution; and (c) the signing authorities of the Company's employees not in furtherance of the Company's Servicing Business are granted under a separate resolution; and

**FURTHER RESOLVED**, that if an individual was previously authorized to take an action in a Previous Servicing Resolution, and such individual is not so authorized in this Servicing Resolution, such individual shall no longer be deemed to be authorized to take such action; and

**FURTHER RESOLVED**, that if an individual's employment with the Company shall terminate for any reason, such individual shall no longer be authorized to take any of the actions set forth in this Servicing Resolution; and

**FURTHER RESOLVED**, that, notwithstanding anything contained in this Servicing Resolution to the contrary, the President and Chief Executive Officer of the Company shall be authorized to take any and all actions authorized in this Servicing Resolution; and

**FURTHER RESOLVED**, that, notwithstanding anything contained in this Servicing Resolution to the contrary, the President and Chief Executive Officer of the Company may delegate any and all actions authorized in this Servicing Resolution to any person ("Alternate Authorized Party"), whether or not such delegation conflicts with the terms of this Servicing Resolution, by providing an E-mail to such Alternate Authorized Party with a copy thereof to the Chief Legal Officer of the Company and the Chief Financial Officer of the Company; and

**FURTHER RESOLVED**, that any and all ambiguities as to the proper category of a document hereunder shall be determined, in writing, by the Chief Legal Officer of the Company; and

**FURTHER RESOLVED**, that the Chief Legal Officer of the Company shall determine, in writing, the appropriate Authorized Parties in the event a document does not belong to any of the enumerated categories hereunder.

**B. SUMMARY OF CHANGES SINCE LAST WRITTEN CONSENT OF THE SOLE DIRECTOR REGARDING SERVICING SIGNING AUTHORITY**

NOW, THEREFORE, BE IT RESOLVED, that the following changes have been made to the authorities set forth in the Written Consent of the Sole Director Regarding Servicing Signing Authority with an Effective Date of May 8, 2019.

<b>Category of Authority</b>	<b>Parties Added</b>	<b>Parties Removed</b>
<b>Schedule C Mortgage Document Authorized Parties</b>	Anna Golic Charles Szabo Danette El Ed Palafox Heather Dice Jason Edelman Jessica Baugh Kristen Moser Lace Napier Laura Konopinski Rance Ely	Abruce Gregory Alexis Sims Arthur Vergara Bridgit Klock Cindy Stewart Cori Lawrence Crystal Everhart Danielle Breining Debra Pond Elizabeth Helmich Erica Petty-Saunders Francine Sandoval Francisco Nieves Jarrod Hayes Kylie Turner Maryanna Martin Patricia Woods Robert Hess Shannon Townsend
<b>Schedule D Proceedings Authorized Parties</b>	Charles Szabo Deatres Harden-Tate Heather Dice Jason Edelman Kristen Moser Lace Napier Rance Ely Richard Favretto Tinisha Michelle Drane Tonja Gibbs	Amy Blake Crystal Everhart Danielle Breining Kylie Turner Robert Hess Tanisha Denton
<b>Schedule E REO Document Authorized Parties</b>	Charles Szabo Heather Dice Jason Edelman Jessica Baugh Kristen Moser Lace Napier Laura Konopinski Lisa Thomas	Patricia Woods Robert Hess
<b>Schedule F Endorsement Authorized Parties</b>	Jared Huffman Jessica Baugh	
<b>Schedule G Vendor Contract Authorized Parties</b>		
<b>Schedule H Settlement Authorized Approving Parties</b>	Lace Napier Linette Velazquez	Erica Tracy Jamie Gaston Robert Hess

<b>Schedule I Seal Authorized Parties</b>	Lace Napier Linette Velazquez Michael Knaack	
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<b>Category of Authority</b>	<b>Other Changes</b>	<b>Explanation of Change</b>
<b>Schedule C Mortgage Document Authorized Parties</b>	Heather Shepherd Deatres Harden-Tate  Eryk Clavin Joel Davis Joanne Hunt Linette Velazquez  Michael Knaack  Sarah Hayes Shanice Bralock  Tanya Tarver Tinisha Michelle Drane	Updated position title from Manager to Director Updated position title from Foreclosure Supervisor to Mediation Specialist Updated position title from Specialist to Collateral Supervisor Updated position title from SVP to EVP Corrected first name from Joann to Joanne Updated position title from Foreclosure Manager to Foreclosure Director Updated position title from Foreclosure Specialist to Foreclosure Supervisor Corrected first name from Sara to Sarah Updated position title from Foreclosure Specialist II to Foreclosure Specialist Updated position title from Manager to Case Specialist Updated position title from Processor to Mediation Specialist
<b>Schedule D Proceedings Authorized Parties</b>	Jared Huffman Jessica Oliveira Marsh John Gresham Linette Velazquez Tanya Tarver	Updated authority to Any Matter Updated authority to Loss Mitigation/Default Updated authority to Any Matter Updated authority to General Servicing/Default Updated authority to Any Matter
<b>Schedule E REO Document Authorized Parties</b>	Richard Favretto	Corrected first name to Richard
<b>Schedule F Endorsement Authorized Parties</b>		
<b>Schedule G Vendor Contract Authorized Parties</b>		
<b>Schedule H Settlement Authorized Approving Parties</b>	Heather Shepherd Joel Davis	Updated limit from \$5,000 to \$10,000 Updated limit from \$10,000 to \$50,000
<b>Schedule I Seal Authorized Parties</b>		

**FURTHER RESOLVED**, that Sections (C) through (I) below set forth the most recent signing authorities of the Company's employees in furtherance of the Company's Servicing Business.

**C. CERTAIN MORTGAGE DOCUMENTS**

**NOW, THEREFORE, BE IT RESOLVED**, that the individuals set forth on the attached Schedule C (the "Mortgage Document Authorized Parties") are each authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver any of the following, and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby:

- 1) Mortgage Notes;

- 2) Mortgage Note Allonges;
- 3) Mortgage Deeds;
- 4) Deeds of Trust;
- 5) Security Agreements;
- 6) Affidavits evidencing (a) Debt, (b) lost promissory notes or affixations of manufactured homes, (c) non-military status, (d) judgment or (e) in support of litigation or motion practice of claims in cases such as foreclosures, bankruptcies, title claims, or contested claims involving serviced mortgage loans;
- 7) Subordination Agreements;
- 8) Assignments of Mortgages, Deeds of Trust or Security Agreement;
- 9) Powers of Attorney;
- 10) Satisfaction of Lien Releases, including, but not limited to, mortgages, deeds of trust, partial releases and mechanics liens;
- 11) Affixations for Manufactured Homes
- 12) Deficiency Waivers;
- 13) Written approval to write-off Company residential mortgage servicing related losses in an amount not to exceed in the aggregate \$10,000 per mortgage loan serviced;
- 14) Substitution of Trustees in connection with deeds of Trust;
- 15) Certifications/Work Sheets in connection with litigation, motion practice, or claims involving Company serviced residential mortgage loans;
- 16) Verified Complaint/Amended Complaint Documents;
- 17) Judgment Calculation Amounts;
- 18) State Required documents/Declarations in connection with enforcing rights under Company serviced residential mortgage loans;
- 19) Investor and/or Mortgage or Home Insurer Claim Documents/Support Documents;
- 20) Certification for Loss Mitigation/Default;
- 21) Vacant Property Registrations;
- 22) Reaffirmation Agreements;
- 23) Proofs of Claim in Bankruptcy proceedings;
- 24) Notices of Payment Change;
- 25) Supporting documents in connection with Motions for Relief from Stay;
- 26) Notices of Fees and Expenses;
- 27) Conveyance Deeds, including, but not limited to, quitclaim deeds, limited warranty deeds, Trustee Deeds, warranty deeds, associated with Foreclosure sales, Deeds in lieu of foreclosure and liquidations involving conveyances to an investor, mortgage insurer, guarantor, HUD or VA (Conveyance deeds to third parties of Company real estate owned ("REO Property") shall be under separate authority.); and
- 28) Such other instruments or documents any or all of them deem necessary or advisable in connection with residential mortgage loan serviced or sub-serviced by Company in the usual and regular course of Company's Servicing business which shall specifically include without limitation, loss mitigation, loan modification, assumptions, default servicing, foreclosure, contested litigation, and mortgaged property management.

**FURTHER RESOLVED**, that notwithstanding the foregoing and out of an abundance of caution, nothing herein is intended to authorize the Mortgage Document Authorized Parties to negotiate, sign, execute, endorse or deliver agreements to purchase or sell mortgage loans or mortgage servicing rights.

**D. ATTENDANCE AT PROCEEDINGS REGARDING LOSS MITIGATION, FORECLOSURES, BANKRUPTCIES, TITLE CLAIMS OR ACTIONS OR CONTESTED LOAN LEVEL SERVICING CLAIMS**

**NOW, THEREFORE, BE IT RESOLVED**, that the individuals set forth on the attached **Schedule D** (the "Proceedings Authorized Parties") are hereby authorized, for, and in the name of the Company, to attend and appear (by telephone, video conference or in person) as a witness at any court proceedings and alternative dispute resolution proceedings, including, without limitation, mediations, arbitrations and private settlement negotiations, with respect to loss mitigation, foreclosures, bankruptcies, title claims or actions or contested loan level servicing claims (collectively, "Proceedings"), all as may be limited to the specific area as may appear in the parenthetical opposite such Proceeding Authorized Party's name.

**E. REO DOCUMENTS**

**NOW, THEREFORE, BE IT RESOLVED**, that the individuals set forth on the attached **Schedule E** (the "REO Document Authorized Parties") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver, with respect to any REO properties, any Deed or Deed of Trust necessary or sufficient to convey title to such appropriate third parties, any listing agreement, all closing documents, all purchase and sale agreements

of such REO properties, all HUD disclosure documents to include the HUD I, any Certificate of Title and/or such other instruments or documents they deem necessary or advisable in connection with the ownership or disposition of any REO properties, subject to such changes, insertions, or omissions as the REO Document Authorized Party executing the same shall deem necessary or appropriate (such determination to be conclusively evidenced by such REO Document Authorized Party's execution thereof on behalf of the Company), and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby.

**F. ENDORSEMENT OF NEGOTIABLE INSTRUMENTS**

**NOW, THEREFORE, BE IT RESOLVED**, that the individuals set forth on the attached Schedule F (the "Endorsement Authorized Parties") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver and deposit in Company bank accounts checks or other negotiable instruments received by the Company at any Company office for the payment of monthly mortgage amounts due or application of escrow refunds.

**G. VENDOR CONTRACTS**

**NOW, THEREFORE, BE IT RESOLVED**, , that the individuals set forth on the attached Schedule G (the "Vendor Contract Authorized Parties") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver all vendor contracts (including, without limitation, agreements, statements of work, indemnity agreements and guarantees) in connection with the Company's Servicing Business, subject to such changes, insertions, or omissions as the Vendor Contract Authorized Party executing the same shall deem necessary or appropriate (such determination to be conclusively evidenced by such Vendor Contract Authorized Party's execution thereof on behalf of the Company), and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby.

**H. SETTLEMENT OF CLAIMS**

**NOW, THEREFORE, BE IT RESOLVED**, that any one of the individuals set forth on the attached Schedule H (the "Settlement Authorized Approving Parties") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to approve settlements, compromises or releases of pending or threatened claims, demands or litigation asserted by or on behalf of borrowers against the Company ("Settlements") up to the monetary amount set forth opposite such Settlement Authorized Approving Party's name; and

**FURTHER RESOLVED**, that all agreements relating to Settlements ("Settlement Agreements") must be reviewed and approved by a Vice President, Senior Vice President or Executive Vice President within the Company's Legal Department; and

**FURTHER RESOLVED**, that following the approval set forth above, any of the Settlement Authorized Approving Parties, or any of their written designees are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver Settlement Agreements up to the amounts set forth opposite such Settlement Authorized Approving Party's name in Schedule H, subject to such changes, insertions, or omissions as the Settlement Authorized Approving Parties executing the same shall deem necessary or appropriate (such determination to be conclusively evidenced by Settlement Authorized Approving Party's execution thereof on behalf of the Company), and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby.

**I. USE OF CORPORATE SEAL**

**NOW, THEREFORE, BE IT RESOLVED**, that any one of the individuals set forth on the attached Schedule I (the "Seal Authorized Parties") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to use the Company's corporate seal for any official business purpose relating to the servicing of residential mortgage loans of the Company or its investors including, without limitation, for the purpose of attesting and notarizing documents to be filed for record in any state, county or city, township or municipality situated anywhere in the United States or any of its territories which are serviced by the Company for its customers.

**IN WITNESS WHEREOF**, the undersigned has executed this Written Consent of the Sole Director Regarding Servicing Signing Authority effective as of the Effective Date.

  
Stanley C. Middleman, Sole Director

## **SCHEDULE C**

### **MORTGAGE DOCUMENT AUTHORIZED PARTIES**

**Carla Wise, President**

**Suzanne M. Shuck, Executive Vice President**

**Adam Ulsh, Supervisor**

**Alberto Pereda, Mediations Specialist**

**Alexandria N. Azevedo, Supervisor**

**Amy Blake, Mediation Specialist I**

**Amy Duchnowski, Customer Care Letter Librarian**

**Andres Lozano, Supervisor**

**Angela Martinez, Vice President**

**Anna Golic, Manager, Special Loans**

**Antoinette Moore, Conveyance Specialist**

**Antoinette Toon, Loss Mitigation Underwriter**

**Baochau Nguyen, Director Foreclosure & Bankruptcy**

**Brenda Rostrom, Coordinator – Lien Release**

**Charles Szabo, Foreclosure Director**

**Charles Lemons, Contested Default Specialist I**

**Cheryl Marchant, Senior Vice President**

**Cheryl L. Moran, Underwriter, Loss Mitigation**

**Cynthia Brokamp, Underwriter**

**Cynthia A. Riley, Vice President**

**Dana Verrett, Foreclosure Specialist**

**Danette El, Supervisor, Servicing**

**Daniel Davis, III, Coordinator – Lien Release**

**Deatres Harden-Tate, Mediation Specialist**

**Debra Reynolds, Director**

**Diego Hollins, Vice President**

**Duane L. Fenton, Supervisor**

**Ed Palafox, Director, Servicing-Customer Engagement**

**Eric Sturgis, Analyst**

**Erica Tracy, Specialist**

**Erik Kempinski, Mediation Specialist**

**Erika Shinkle, Analyst I**

**Erin Renee Witt, Manager**

**Eryk Calvin, Collateral Supervisor**

**Frances L. Landue, Vice President**

**Francisco Perez, Director**

**Frank Woolford, Manager**

**Frederick Gatlin, SVP**

**Gary Turner, VP REO and Loss Analysis**

**Gil Lopez, Vice President**



Gladys Morales, Underwriter, Loss Mitigation  
Gordon Clinkscale, Vice President  
Heather Dice, Foreclosure Specialist  
Heather Shepherd, Director  
Howard D. Wiggins II, Analyst  
James Minshall, Analyst  
Jami Miller, Closer  
Jared Huffman, Vice President  
Jason Edelman, Foreclosure Specialist

Jermaine Harper, Specialist  
Jessica Baugh, Supervisor  
Jessica DeAnda, Vice President  
Jessica Oliveira Marsh, Contested Default Manager  
Ji K Strada, Director  
Jill O'Connor, Specialist  
Joanne Hunt, Supervisor Servicing  
Joe Cardan, Analyst II  
Joel Davis, Executive Vice President  
John Gresham, Case Specialist  
John K. Walters II, Sr. Business Analyst  
John McDermott, Bankruptcy Supervisor  
John Rapinchuk, SPOC, Loss Mit III  
Jolene Martin, Supervisor  
Joseph Murphy, Supervisor  
Judith Wolfe, Vice President  
Kim Guevara, Supervisor  
Kory R. Schultz, Vice President  
Kristen Moser, Foreclosure Supervisor

L. Renee Smith, Manager  
Lace Napier, Foreclosure Director  
Laura Konopinski, Specialist, REO III  
Leigh Yasenchak, Senior Vice President  
Leslie F. Booher, Specialist  
Linette Velazquez, Foreclosure Director  
Lisa A. Cottone, Vice President  
Lisa A Schroeder, Processor  
Lisa K. Thomas, Specialist  
Lyndon Rivera, Manager Servicing  
Maria McDevitt, Specialist  
Maria Serrano, Supervisor  
Maribel Castaneda, Foreclosure Supervisor  
Mark Phillips, Manager

Melissa Miller, Supervisor  
Michael Knaack, Foreclosure Supervisor  
Michele Rice, Senior Vice President  
Michelle Barlow, Claims Specialist  
Muneer Alam, Manager  
Namrita Seenath, Senior Vice President  
Patricia Orzechowski, Coordinator – Lien Release

Priscilla Salud, Senior Vice President  
Rance Ely, Director, Escrow Servicing  
Regina Lashley, Senior Vice President

Reginald Watkins, Senior Vice President  
Renessa Allen, Manager in Loss Mitigation  
Rhett Sherrow, Vice President  
Rich Favretto, Specialist, Default Ops  
Samantha Beckett, Supervisor  
Sarah Hayes, Customer Care Manager  
Sara Holland, Supervisor  
Sara A. Waite, Vice President  
Shanice Bralock, Foreclosure Specialist  
Shannon Powell, Director

Sherri L. Mallory, Vice President  
Stefani Goodloe, Manager  
Tauhidah Nadar, Coordinator – Lien Release  
Tinisha Michelle Drane, Mediation Specialist  
Tanya Tarver, Case Specialist  
Timothy Jackson, Underwriter  
Timothy Tuggle, Case Specialist  
Tonja Gibbs, Specialist, Default Ops  
Vickie Lenore, Manager

**SCHEDULE D**  
**PROCEEDINGS AUTHORIZED PARTIES**

Carla Wise (Any Matter)

Alberto Pereda (General Servicing/Loss mitigation/Default )

Angela Martinez, (General Servicing/Loss Mitigation)

Angie Yaggi (Title Curative Matters)

Antoinette Toon, (Loss Mitigation)

Baochau Nguyen (Bankruptcy)

Charles Lemons (General Servicing/Loss Mitigation/Default)

Charles Szabo (General Servicing/Default/Litigation)

Deatres Harden-Tate, (Loss Mitigation/Default)

Diego Hollins, (General Servicing/Loss Mitigation)

Erik Kempinski, (General Servicing/Loss mitigation/Default)

Frederick Gatlin (Any Matter)

Gary Turner (Any Matter)

Gil Lopez, (General Servicing/Loss Mitigation/Default)

Heather Dice (Foreclosure)

Heather Shepherd (All Default Related Matters/Foreclosure/Conveyance)

Jared (Matt) Huffman, (Any Matter)

Jason Edelman (foreclosure)

Jessica Oliveira Marsh, (Loss Mitigation/Default)

Joel Davis, (Any Matter)

John Gresham, (Any Matter)

Katrina Cast, (Collections/Default)

Kory Schultz, (General Servicing/Loss Mitigation/Default)

Kristen Moser (foreclosure)

Ky Nguyen (all Default Related Matters/Foreclosure/Bankruptcy)

L. Renee Smith (Title Curative Matters)

Lace Napier, (Collateral/Default)

Leigh Yasenchak, (Any Matter)

Linette Velazquez, (General Servicing/Default/Litigation)

Maria McDevitt, (Bankruptcy)

Michele Rice, (Any Matter)

Priscilla Salud, (Any Matter)

Rance Ely, (Escrow Matters)

Reggie Watkins, (Any Matter)

Rhett Sherrow, (Any Matter)

Richard Favretto (Foreclosure)

Shannon Powell, (Conveyance, Title, Lien Positions)

Sherri L. Mallory, (Conveyance, Title, Lien Positions)

Stefani Goodloe, (Loss Mitigation)

**Tonja Gibbs (Foreclosure)**

**Tanya Tarver (Any Matter)**

**Tim Tuggle, (General Servicing/Loss Mitigation/Default)**

**Tinisha Michelle Drane, (Loss Mitigation/Default)Vickie Lenore, (Loss Mitigation)**

**SCHEDULE E**

**REO DOCUMENT AUTHORIZED PARTIES**

**Carla Wise**

**Angela Martinez**

**Baochau Nguyen**

**Charles Szabo**

**Cheryl Marchant**

**Diego Hollins**

**Erica Tracy**

**Frederick Gatlin**

**Gil Lopez**

**Heather Dice**

**Heather Shepherd**

**Jami Miller**

**Jared Huffman**

**Jason Edelman**

**Jessica Baugh**

**Jessica Oliveira Marsh**

**Joel Davis**

**John K. Walters, II, Sr.**

**Jolene Martin**

**Kory Schultz**

**Kristen Moser**

**Lace Napier**

**Laura Konopinski**

**Linette Velazquez**

**Lisa Thomas**

**Michael Knaack**

**Michele Rice**

**Namrita Seenath**

**Priscilla Salud**

**Regina Lashley**

**Reginald Watkins**

**Richard Favretto**

**Shannon Powell**

**Sherri L. Mallory**

**Suzanne M. Shuck**

**Tonja Gibbs**

**SCHEDULE F**

**ENDORSEMENT AUTHORIZED PARTIES**

**Carla Wise  
Suzanne M. Shuck  
Cheryl Marchant**

**Diana Teague  
Jared Huffman  
Jessica Baugh  
Joel Davis  
Leigh Yasenchak  
Mark Phillips  
Michele Rice  
Namrita Seenath  
Priscilla Salud  
Reginald Watkins  
Ted Tomescu**

**SCHEDULE G**

**VENDOR CONTRACT AUTHORIZED PARTIES**

1. Executive Vice President; or
2. Office of the President Voting Member; or
3. Business contact (as long as VP or higher)

**SCHEDULE H****SETTLEMENT AUTHORIZED PARTIES**

Stanley C. Middleman	No limit
Carla Wise	\$50,000
Suzanne M. Shuck	\$50,000
Joel Davis	\$50,000
Cheryl Marchant	\$10,000
Heather Shepherd	\$10,000
Leigh Yasenchak	\$10,000
Michele Rice	\$10,000
Namrita Seenath	\$10,000
Priscilla Salud	\$10,000
Reginald Watkins	\$10,000
Alberto Pereda	\$5,000
Angela Martinez	\$5,000
Boachau Nguyen	\$5,000
Diego Hollins	\$5,000
Eric Kempinski	\$5,000
Gary Turner	\$5,000
Gil Lopez	\$5,000
Gordon Clinkscale	\$5,000
Jared ( Matt) Huffinan	\$5,000
Jermaine Harper	\$5,000
Jessica Oliveira Marsh	\$5,000
Jodi Crosby	\$5,000
Kory Schultz	\$5,000
Lace Napier	\$5,000
Linette Velazquez	\$5,000
Lisa A. Cottone	\$5,000
Regina Lashley	\$5,000
Sherri L. Mallory	\$5,000
Shannon Powell	\$5,000
Tanya Tarver	\$5,000



**SCHEDULE I**

**SEAL AUTHORIZED PARTIES**

**Carla Wise**

**Cheryl Marchant  
Jared (Matt) Huffinan  
Lace Napier  
Linette Velazquez  
Michael Knaack  
Sherri L. Mallory**