

Commitment Number: 230443157  
Seller's Loan Number: 0027540079

After Recording Return To:  
John R. Lewis and Rhonda Lewis  
1324 10th St,  
Panama City, FL 32409

**PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER**  
**06699-401-000**

**SPECIAL/LIMITED WARRANTY DEED**

**WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2022 RPL3 TRUST WHO ACQUIRED TITLE AS WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE CSMC 2022-RPL3 TRUST**, whose mailing address is **3217 S. Decker Lake Dr., Salt Lake City, UT 84119**, hereinafter grantor, for \$10.00 (Ten Dollars and Zero Cents) in consideration paid, grants with covenants as set out below to **JOHN R. LEWIS AND RHONDA LEWIS**, hereinafter grantees, whose tax mailing address is **1324 10th St, Panama City, FL 32409**, the following real property:

**LOT 101 OF LAIRD BAYOU, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE(S) 16, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.**  
**A/K/A 1015 REEL EASY DRIVE, PANAMA CITY, FL 32404**

**PROPERTY ADDRESS IS: 1015 REEL EASY DR, PANAMA CITY, FL 32404**

**GRANTOR WILL DEFEND THE SAME AGAINST THE LAWFUL CLAIMS OF ALL PERSONS CLAIMING BY, THROUGH OR UNDER GRANTOR, AND NO OTHERS.**

Prior instrument reference: **File # 2023057182**

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantees forever.

*\*POA Recorded 4/2/2024 BK: 4788 PG: 702\**



**SELECT PORTFOLIO SERVICING, INC.**  
**CERTIFICATE OF AUTHORITY**

I, Cameron L. Ward am the Secretary of Select Portfolio Servicing, Inc. (the "Corporation"), a corporation organized under the laws of the State of Utah, and do hereby certify as of the date of this certification that the following individuals have been duly elected by the Directors of the Corporation or appointed as otherwise authorized pursuant to the Corporation's Bylaws:

- A. The following Officers of the Corporation are duly elected, designated as Servicing many servicing agreements, pooling and servicing agreements, custodial agreements, or similar documents, and are authorized, empowered and directed to take all action, to act as authorized signers, and to execute and deliver all documentation necessary in order to carry out the principal business activities of the Corporation:

Randhir Gandhi	President and Chief Executive Officer
Jacqueline Johnson	Executive Vice President – HR and Admin
Jeff T. Graham	Executive Vice President – Chief Compliance Officer and Assistant Secretary
Lester Cheng	Executive Vice President – Business Development
Peter J. Crowley	Executive Vice President – Chief Financial Officer
Kevin Warren	Executive Vice President – Chief Servicing Officer
Kalyana C. Nimmagadda	Executive Vice President – Chief Administrative Officer
Cameron L. Ward	Senior Vice President – General Counsel and Secretary
Amanda Brinkerhoff	Senior Vice President – Loan Resolution
Anthony Rasquinha	Senior Vice President – Chief Technology Officer
Curtis Pulsipher	Senior Vice President – Default Management
Jamie Houston	Senior Vice President – SLC Call Center
Joseph E. Arico	Senior Vice President – Solution Design
Kevin Funk	Senior Vice President – Controller
Murali Palanganatham	Senior Vice President – Chief Info Officer
Daniel Wadsworth	Senior Vice President – Compliance
Christopher Kennedy	Senior Vice President – Loan Administration

- B. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signers, nondisclosure agreements, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages,

assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Vice President**:

Amy J. DelaCerna	James Burphy	Ram Ganapathikrishnan
Arpit Sharma	Jennifer Szczypkowski	Ravikanth Tadinada
Boni Richardson	Keith Reno	Russ Thomas
Dennis Cook	Kevin Rucci	Shane Sundquist
Dustin Stephenson	Kristen Lake	Shaun Dennery
Eric Caruso	Mark Quillen	Susan Bassett
Gordon Canada	Michael (Bud) Hertig	Timothy P. O'Shea
Greg Ott	Michael Kruger	Troy Rasmussen
Heather Fackrell	Michele L. Crampton	William M. Wareham
Gwendolyn Hitt	Mike Maynard	

- C. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signers, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Document Control Officer**:

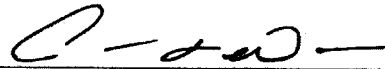
Adilene Delgado	Isaac Garcia	Michael P. Taylor
Alexa Velarde	Jacob Cantwell	Michelle Ballantyne
Ali Flores	Jalen Lapalmer	Michelle Simon
Alice Royce	Janae Smith	Miguel Bocanegra
Alicia Gardner	Jared Murphy	Mike Tavey
Alicia Lopez	Jason Talley	Mindy Farnsworth
Alisha O. Yeates	Jeanene Chandler	Mindy Sandoval
Aliyah Kelsall	Jennifer Archibald	Miquel Flint
Alyssa Sanders	Jennifer C. Brown	Monica Nielsen
Ambur Davis	Jennifer Cano	Monica Rodriguez
Andrej Benadik	Jennifer Dellagnola	Nicholas Wright

01.25.2023

Andrew Hawkins	Jennifer L. Hoisington	Otto Castillo
Aneita Montgomery	Jennifer M. Lynch	Paige Smith
Angeleque Gallegos	Jennifer M. Trujillo	Palina Thorsted
Arielle Hamm	Jessica Jacobs	Patrick Pittman
Ashley Clark	Jessica Samaniego	Paul Douglas
Ashley Cox	Jo Robinson	Pauline Kunz
Aubrie Belnap	Jocelyn Lopez	Peter Borowczyk
Bill Koch	Jonathan Baclayon	Quincy Marasigan
Brandi DeGrey	Jonathan Fournier	Rachel Funk
Brett Larsen	Joni McCloyn	Rachel Hadfield
Brian Erbe	Josephine Lee Marcelis	Rachel M. Erickson
Brian Leach	Joshua Jewett	Rahjaun Peevy
Bryan Ball	Josie Syphus	Randall W. Holland
Bryce Braegger	Justin Heflin	Randall Wessman
Bryen Butler	Justin Jones	Ray Salazar
Carrie Sumner	Kajay Williams	Rebecca Galley
Catherine Alfaro	Karter Nelson	Reid Vaenuku
Chelsea Giauque	Katrina Owens	Rene Lopez
Chelsea Puckett	Kaylee Green	Rhiannon Edmunds
Christopher Lettig	Kaylee Yamashita	Rob J. Musgrave
Christopher T. Plantier	Kendall Proeun	Roselia Chavez
Cindy Gonzalez	Kenneth B. Hampton	Ryan Fullmer
Claudia Cortez	Kenton Mattingley	Ryan Hyland
Conrad Stribakos	Krista Beierle	Rylie Heuser
Cora Allen	Krysten Erickson	Sandi Widdowson
Coty Evans	Krystle Flores-Harvey	Sara Silva
Cynthia May	Larry Gonzales	Sarah E. Richman
Cynthia Stevens	Laura H. Marshall	Sarah Ellis
Dahn Gutierrez	Laura Hebert	Secelia Jolley
Daniel Maynes	Laura Lynn Dyson	Shanda Simmons
David Hanson	Leesa Blodgett	Shanda Swilor
Deborah S. Ryan	Leidy Barroso	Shantel Mota-Harmon
Debra Kenter	Linda Holmes	Shelbie Russell
Derrick Miles	Lindsay Jones	Sherrilyn Heflin
Diane Harward	Lindsey Stewart	Sherry Benight
Diane Weinberger	Lisa Fish	Sherry Nielsen
Dianne E. French	Lisa Rene Jones	Shinneka Nakai
Dilan Foutz	Lizette Torres	Stephanie Davey
Doreen Luamanuvae	Lloyd E. May	Stephanie Salazar
Douglas Bohne	Louise Farrer	Stephanie Stoddard
Elaine Pierce	Lucretia Birkinshaw	Taisha Martinez
Elexus Puerta	Ludjin Delgado	Tammy Patterson
Elizabeth Maynes	Luis A. Ruiz-Velazquez	Taylor Bishop
Emanuel Laurel	Lusi Talili	Taylor Davis

Emanuel Rocha	Maggie Wood	Terry Boren
Eric Blaylock	Malissa Wilkins	Tiffany Skaife
Eric Moore	Marco Montes De Oca	Tina Martin
Erica Haro	Maria Soberon	Tony Wilde
Evelyn Martinez	Mark Syphus	Toon Hobbs
Fermina Dutson	Mary Jean Thomas	Trent Roesbery
Franciscus Muller Jr	Matt Enright	Trevor Spencer
Gina Hiatt	Matthew Huerta	Valerie Bielik Draeger
Gina Tolman	Matthew Romrell	Vicky Padilla
Ginger Schumacher	Melissa Braun	Whitney Robinson
Guillermo Sanchez	Melissa Schultz	Willie Scott
Hana Rasmussen	Melissa Stettler	Yanko D. Arreguin
Heather Johnson	Merlobel Custodio	Zandy Amezcua
Heather Perkins-Canas	Mesepa Aleki	Zury Oakey
Ian Free	Michael F. Scamardi	

Dated: January 25, 2023



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Cameron L. Ward  
Secretary