

McCanna Raymer Leiber Pierce, LLC

Attn: Post Sale Department  
110 SE 6th Street, Suite 2400  
Fort Lauderdale, FL 33301  
Telephone (954)-332-9360  
Property Appraiser's Parcel # 24-4S-02W-171-02078-C07

**SPECIAL WARRANTY DEED**

THIS INDENTURE, made this 30 day of Jan, 2020 between PENNYMAC LOAN SERVICES, LLC, whose address is 3043 Townsgate Road #200, Westlake Village, CA 91361 hereinafter called the "grantor", and the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS/HER SUCCESSORS AND ASSIGNS whose address is Shepherd Mall Office Complex 2401 NW 23rd Street, Suite 1D, Oklahoma City, OK 73107, his successors and assigns, hereinafter called "grantee".

WITNESSETH: That the said Grantor, for and in consideration for the sum of TEN AND NO/100 dollars (\$10.00) in hand paid by Grantee and other good and valuable considerations, the receipt whereof is acknowledged hereby grants, bargains and sells the said Grantee, forever, the following described land in the County of Wakulla, State of Florida, to-wit:

**Lot 7 and a portion of Lot 8, Block C, Lake Ellen Shores, Phase Two, a subdivision as per map or plat thereof recorded in Plat Book 2, Page 67, of the Public Records of Wakulla County, Florida and being more particularly described as follows:**

Begin at a point marking the Northeast corner of Lot 7, Block C of Lake Ellen Shores, Phase Two, a subdivision as per map of plat thereof recorded in Plat Book 2, Page 67 of the Public Records of Wakulla County, Florida; thence from said point of beginning run South 04 degrees 09 minutes 54 seconds West 314.13 feet to a concrete monument lying on the Northerly right of way of Casora Drive; thence run along said right of way as follows: North 72 degrees 47 minutes 23 seconds West 91.40 feet to a concrete monument marking the point of curve to the left having a radius of 849.39 feet; thence Northwesterly along said curve for 68.16 feet, thru a central angle of 04 degrees 35 minutes 52 seconds, chord of said arc begin North 75 degrees 12 minutes 35 seconds West 68.14 feet to a concrete monument; thence leaving said right of way run North 06 degrees 23 minutes 07 seconds West 271.84 feet; thence South 89 degrees 38 minutes 28 seconds East 206.24 feet to the point of beginning.

Along with a 1994 Jacobsen Classic 27' x 63' Manufactured Home with VIN #JACFL15482A and JACFL15482B, HUD Label #FLA545149 & FLA545150 which by intention of the parties and upon retirement of the Certificate of Title as provided in §19.261 Fla. Stat. shall constitute a part of the realty shall pass with it.

Parcel Number: 24-4S-02W-171-02078-C07

A mobile home with the VIN number JACFL15482A and JACFL15482B sits on the property.

Property Address: 68 CASORA DR, CRAWFORDVILLE, FL 32327

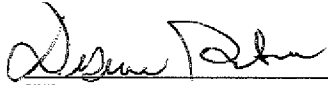

TO HAVE AND TO HOLD the above-described property, with appurtenances, unto the said Grantee, his successors and assigns, forever.


AND SAID GRANTOR, does hereby specially warrant the title to said lands and will defend the same against the lawful claims of any person whosoever claiming by, through or under the said Grantor.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its Authorized Representative the day and year above written.

Signed, sealed and delivered in the presence of:

PENNYMAC LOAN SERVICES, LLC

  
Witness Desiree Guyton  
Print Name \_\_\_\_\_  
  
Witness Cashia Coleman

By:   
Print Name: Francisco Guadiana  
Its: Authorized Representative

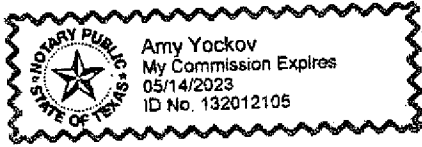
Firm Name

Corporate Seal:

STATE OF TEXAS

COUNTY OF TARRANT

THE FOREGOING INSTRUMENT was acknowledged before me this 30 day of JANUARY, 2020, by Francisco Guadiana, as Authorized Representative of PENNYMAC LOAN SERVICES, LLC. He/She is personally known to me or had produced TXA as identification.



*[Handwritten Signature]*

Notary Public

Print Name: Amy Yockov

Commission No. 132012105

My commission expires: 5/14/23

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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 October 30, 2018 (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 November 16, 2018 (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, Eric Prischtt, Brett Gemon, Kelly Kaimana, Teresa Luna, Will Benson and Johnny Morton are each 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 7th day of December, 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  
October 30, 2018****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, foreclosure deeds, 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 March 14, 2017.

Unofficial Copy

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 October 30, 2018 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 16th day of November, 2018, and it shall supersede and replace in all respects any similar designation and authorization dated prior to the date hereof, 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



\_\_\_\_\_  
Derek W. Stark  
Senior Managing Director and Chief Legal Officer  
and Secretary  
(Authorized Officer)



\_\_\_\_\_  
Devra Lindgren  
Assistant Secretary  
(Secondary Signer)

EXHIBIT B

Name	Title	Designated Authority							Restrictions
		Origination Documents and Origination Activities	Transfer Documents and Transfer Activities	REO Documents and REO Activities	Loss Mitigation Documents and Loss Mitigation Activities	Servicing-related Documents and Servicing-related Activities	Litigation Documents and Litigation Activities	Loan Production and Servicing Documents and Loan Production and Servicing Activities	
Abman, Karen	FVP, Enterprise Support		X	X					N/A
Acosta, Mark	MD, Default Loan Servicing						X		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
Alarcon, Sergio	AVP, Lien Release & MERS		X			X			Subordinations, Deed Corrections, Partial Releases Documents, Lien Releases, and other Releases
Allinson, Lisa	VP, Default Servicing		X			X	X		N/A
Bell, Lance	SVP, Default Servicing		X				X		N/A
Benji, Gina	FVP, Loan Servicing		X			X			N/A
Besera, Greg	FVP, Retail Operations	X							Alerts and Requests for Original Collateral; Remittances, Master Agreements, Service Transfers Acceptance, Modification Docs, etc.
Black, Melissa	VP, Default Servicing		X				X		N/A
Balden, Ryan	VP, 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
Britt, Melissa	AVP, Default Servicing		X						N/A
Christman, Regina	AVP, Bankruptcy						X		N/A
Chen, Henry	EVP, Portfolio Strategy							X	Portfolio Strategy activities including default model and decision engines, loss mitigation program development and maintenance, loss mitigation performance analysis and strategy, marketing (inclusive of retail and corporate activities), retail lead generation, retail margin management and pricing, including MERS/Lien Release, Document Management, Document Collateral Processing
Clark, Connie	VP, Servicing Loan Administration		X						Assignments of Mortgage and Alliances
Cobb, Linda	AVP, Collateral Management		X						Assignments of Mortgage, Alliances, and Endorsements
Coleman, Shon	FVP, Customer Contact-Call Center		X						N/A
De Aze, Angela	SVP, Loan Servicing		X			X			N/A
Denton, Karen	FVP, Modifications				X	X			N/A

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		Origination Documents and Origination Activities	Transfer Documents and Transfer Activities	REO Documents and REO Activities	Loss Mitigation Documents and Loss Mitigation Activities	Servicing-related Documents and Servicing-related Activities	Litigation Documents and Litigation Activities	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Other Activities	
Dewey, Jeremy	VP, Claims		X	X		X				N/A
Dunwohy, Michael	SVP, Asset Management									N/A
Dunwohy, Terry	FVP, Automation & VOC Management		X					X		N/A
Emmanuel, Tomisin	VP, Assumptions					X				Assumption Agreements, Release of Liability Agreements, Second Sign Loan Declarations
Fleisher, Eric	VP, Shared Services									N/A
Gannon, Brett	AVP, Foreclosure Operations							X		N/A
Golden, Lynda	FVP, Assumptions					X				N/A
Goodley, Jeannette	FVP, Default Servicing									N/A
Hatheway, Rob	SVP, Mortgage Fulfillment	X								N/A
Hess, Angela	EVP, Servicing Finance and Data Management		X					X	X	Investor Accounting, Cash Processing, Payoff Processing, Investor Reporting, Loan Transfer/Acquisition Management, Acquisition-related Claims Management, Invoice Processing
Huettner, Javier	AVP, Claims		X							N/A
Hyder, Bryan	SVP, Customer Contact		X			X				N/A
Isidro, Sandra	VP, Research					X				Complaint and other Servicing-related Letters
Kechand, Jeffrey	SVP, Broker Direct Fulfillment	X								N/A
King, Jamal	FVP, Retail Fulfillment	X								N/A
Kuchanovskiy, Vitaliy	FVP, Retail Operations	X								Allows & requests for original collateral; reinitiates, master agreements, service transfers acceptance, modification docs, etc.
Maria Jr, Manuel	VP, Default Servicing		X					X		N/A
McFarland, Kelly	VP, REO		X	X		X				N/A
Meyers, Kevin	MD, Performing Loans							X		Call Center, Automated Customer Contacts including IVR and Web Development, Research, and Reporting Contracts, Tax, Escrow, Core Non-Default Operations, Loan Boarding, Insurance tracking, Loan Payoff, Special Loans Handling, Investor accounting, Cash Processing, Payoff Processing, Investor Reporting, Servicing Compliance, Property Inspections, MSP Support Administration, Investor Claims Management, REO Hazard Insurance Claims Management, Portfolio Communications, Loan Administration Training, Loans Administration Staffing
Moore, Michael	SVP, Mortgage Fulfillment	X								N/A
Nazarian, Ahti	FVP, Retail Operations	X								Allows & requests for original collateral; reinitiates, master agreements, service transfers acceptance, modification docs, etc.
Nicholson, Timothy	EVP, Servicing		X					X	X	Call Center, Automated Customer Contacts including IVR and Web Development, Research, and Reporting Contracts



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Name	Title	Designated Authority							Restrictions	
		<u>Origination Documents and Origination Activities</u>	<u>Transfer Documents and Transfer Activities</u>	<u>REO Documents and REO Activities</u>	<u>Loss Mitigation Documents and Loss Mitigation Activities</u>	<u>Servicing-related Documents and Servicing-related Activities</u>	<u>Litigation Documents and Litigation Activities</u>	<u>Loan Production and Servicing Documents and Loan Production and Servicing Activities</u>		<u>Other Activities</u>
White, Brian	EVP, Loan Servicing							X		Tax, Escrow, MERS/Lien Release, Core Non-Default Operations, Lien Release, Document Management, Loan Boarding, Insurance tracking, Loan Payoffs, Special Loans Handling, Document Collateral processing
Wolpert, Mike	MD, Mortgage Fulfillment	X								N/A

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**EXHIBIT B**

<b>Employee Title*</b>	<b>Designated Authority</b>	<b>Restrictions</b>
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 and III, 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	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, Collateral Management	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
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	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters
Mgr, Servicing Litigation	Litigation Documents and Litigation Activities	N/A
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, PCC Collateral	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I and II, PCC Data	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I and II, PCC 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, PCC Custodian	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I, PCC Document	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist I, PCC Quality	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist II, Business Controls	Origination Documents and Origination Activities	Allonges and requests for original collateral
Specialist II, Mgrs Full Qual	Origination Documents and Origination Activities	N/A
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 & Complaints	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, Collateral Management	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Sup, Foreclosure Review	Servicing-related Documents and Servicing-related Activities	N/A
Sup, Foreclosure Review	Transfer Documents and Transfer Activities	N/A
Sup, PCC Fulfillment	Origination Documents and Origination Activities	Allonges and requests for original collateral

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

**EXHIBIT B**

Employee Title*	Designated Authority	Restrictions
Sup, Pre-Marketing	Transfer Documents and Transfer Activities	N/A
Sup, Pre-Marketing	REO Documents and REO Activities	N/A
Sup, Pre-Marketing	Servicing-related Documents and Servicing-related Activities	N/A
Sup, Servicing Litigation	Litigation Documents and Litigation Activities	N/A
Technician, Mlge Ops Support	Loan Production and Servicing Documents and Loan Production and Servicing Activities	Complaint and other Servicing-related Letters

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