

Prepared by and return to:
Clara Del Risco, Esq.

Del Risco Law, P.A.
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Cooper City, FL 33328
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File Number: CDC2301
Will Call No.: 579919344

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Special Warranty Deed

This Special Warranty Deed made this 17th day of July, 2020 between Ditech Financial LLC, a Delaware limited liability company whose post office address is 75 Beattie Place , Greenville, SC 29601, grantor, and Nathalie Jean Murphy as Trustee(s) of the 2012 Krebs Irrevocable Trust for Nathalie J Murphy whose post office address is 67 Oscar Bond Road, Purvis, MS 39475, grantee:

(Whenever 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, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in **Wakulla County, Florida**, to-wit:

PARCEL 1: LOT 17, WINDSONG, A SUBDIVISION AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGES 85 AND 86 OF THE PUBLIC RECORDS OF WAKULLA COUNTY, FLORIDA.

PARCEL 2: BEGIN AT A CONCRETE MONUMENT MARKING THE NORTHWEST CORNER OF LOT 17, WINDSONG, A SUBDIVISION AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGE 85 AND 86 OF THE PUBLIC RECORDS OF WAKULLA COUNTY, FLORIDA, AND THENCE RUN NORTH 72 DEGREES 27 MINUTES 02 SECONDS EAST ALONG THE NORTHERLY BOUNDARY OF SAID LOT 17, A DISTANCE OF 208.72 FEET, THENCE RUN SOUTH 16 DEGREES 50 MINUTES 32 SECONDS EAST 430.06 FEET TO THE CENTERLINE OF WIND SONG CIRCLE, THENCE RUN SOUTH 72 DEGREES 28 MINUTES 00 SECONDS WEST ALONG SAID CENTERLINE 208.72 FEET. THENCE RUN NORTH 16 DEGREES 50 MINUTES 32 SECONDS WEST ALONG THE WESTERLY BOUNDARY OF SAID LOT 17, A DISTANCE OF 430.00 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A ROADWAY EASEMENT OVER AND ACROSS THE SOUTHERLY 30.00 FEET THEREOF.

Parcel Identification Number: 00-00-039-224-09766-017

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

See Exhibit "A" attached hereto and made a part hereof as if fully set forth herein.

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 claiming by, through or under grantors.

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

Signed, sealed and delivered in our presence:

Wanda Santola
 Witness Name: Wanda Santola

Philip B Brown
 Witness Name: Philip B Brown

Ditech Financial LLC (f/k/a Green Tree Servicing, LLC)
 By: NewRez LLC f/k/a New Penn Financial, LLC d/b/a
 Shellpoint Mortgage Servicing, a Delaware Limited Liability
 Company

Joel Fowler
 X By: Joel Fowler,
 Authorized Signer


State of South Carolina
 County of Greenville

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 15 day of July, 2020 by Joel Fowler, Authorized Signer of NewRez LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, a Delaware Limited Liability Company, on behalf of the corporation for Ditech Financial LLC. They are personally known to me or have produced a driver's license as identification.

[Notary Seal]



Philip B Brown
 Notary Public
 Printed Name: Philip B Brown
 My Commission Expires: _____

 2019088793
 P/ATTY Book: DE 2580 Page: 1228 - 1230 3 Pgs
 November 6, 2019 02:26:38 PM
 Rec: \$25.00
 FILED IN GREENVILLE COUNTY, SC *Timothy J. Conway*

Document Drafted by and
 After Recording, Return Document to:
 NewRez LLC d/b/a Shellpoint Mortgage Servicing
 75 Beattie Place, Suite 300
 Greenville, SC 29601

Limited Power of Attorney

Ditech Financial LLC (f/k/a Green Tree Servicing LLC) (hereinafter called the "Seller") hereby appoints NewRez LLC (f/k/a New Penn Financial, LLC) d/b/a Shellpoint Mortgage Servicing (hereinafter called the "Purchaser"), as its true and lawful attorney-in-fact to act in the name, place and stead of the Seller for the limited purposes set forth below. This Limited Power of Attorney is given pursuant to a certain Bulk Agreement for the Purchase and Sale of Servicing Rights by and between the Seller, the Purchaser and New Residential Mortgage LLC, dated as of October 1, 2019 (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

Now therefore, the Seller does hereby constitute and appoint the Purchaser as the true and lawful attorney-in-fact of the Seller and in the Seller's name, place and stead with respect to each Asset as defined in the Agreement, in which Ditech Financial LLC is the current lienholder of record, for the following, and only the following purposes: transferring ownership of the Servicing Rights to the Purchaser and effectuating the efficient servicing of the Assets. The Seller names, constitutes and appoints the Purchaser as its duly authorized agent and attorney-in-fact, with full power and authority in its name, place and stead to (i) execute, acknowledge, seal and deliver any and all documents, deeds, transfers, tax declarations, certificates, modifications, affidavits, endorsements, short sales, and any other documents or instruments whatsoever which are necessary, appropriate, or required to transfer, sell, or convey real property, to correct or clear title to the related real property, to negotiate, approve and accept funds for the short sales of real property, to initiate and/or pursue foreclosure or other legal actions with respect to the Assets, including but not limited to the continuance of actions initiated by or on behalf of the Seller; (ii) initiate and take such actions, and to execute, acknowledge, seal and deliver any and all documents or instruments whatsoever, such as deeds and other documents, as are necessary, appropriate, or required to sell or convey real and personal property securing the Assets, including, but not limited to, signing deeds to convey real property acquired through foreclosure of an Asset or acceptance of a deed in lieu of foreclosure (including without limitation the completion of judicial and non-judicial foreclosure or the termination, cancellation or rescission of any such foreclosure), insurance filings and claims, bankruptcy and eviction actions, real estate transactions, and the pursuit of any deficiency, debt or other obligation, or deeds of trust to convey title from Seller to Purchaser under this Limited Power of Attorney; (iii) execute documents and instruments necessary to release any and all mortgages, deeds of trust, security instruments, liens, security interests or related documents with respect to the Assets; (iv) execute documents and instruments necessary to release/satisfy/reconvey all obligations under any promissory note or related

documents with respect to the Assets; (v) execute documents and instruments necessary to assign or transfer any Mortgage Note, including, but not limited to, any allonge or endorsement related thereto; (vi) execute documents and instruments necessary to sign subordination agreements and consent to easements related to the Assets; (vii) execute such documents as are necessary to assign the Assets (including assignments of mortgages on behalf of the Seller to the Purchaser, MERS, Freddie Mac, Fannie Mae, or other applicable Person); (viii) endorse checks and other payment instruments that are payable to the order of Seller and that have been received by the Purchaser from Mortgagors or any insurer in respect of insurance proceeds related to any Asset; and (ix) execute such other documents as may be necessary or appropriate to enable the Purchaser to carry out its servicing and administrative duties with respect to the Assets.

The Seller further grants to its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that the Purchaser may lawfully perform in exercising those powers by virtue hereof.

This Limited Power of Attorney shall expire on the date that the Purchaser becomes mortgagee of record of such Asset.

Unofficial Copy

IN WITNESS WHEREOF, the Seller has executed this Limited Power of Attorney this 21st day of October, 2019.

DITECH FINANCIAL LLC

By: [Signature]
Name: Michael Squillante
Title: Chief Operations Officer

Witness: [Signature]
Name: Debra Rosenstein

Witness: [Signature]
Name: William Keller

ATTEST:

By: [Signature]
Name: Laura Reichel
Title: Sr. VP, Gov't Agencies, Product Dev. & Industry Relations

Unofficial Copy

ACKNOWLEDGMENT

STATE OF PENNSYLVANIA
COUNTY OF MONTGOMERY

On this 21st day of October, in the year 2019 before me, the undersigned, personally appeared Michael Squillante and Laura Reichel, personally known to me to be the persons who executed the within instrument as Chief Operations Officer and Sr. VP., Gov't Agencies, Product Dev. & Industry Relations, on behalf of Ditech Financial LLC (f/k/a Green Tree Servicing LLC), and they acknowledged that said instrument is the act and deed of Ditech Financial LLC (f/k/a Green Tree Servicing LLC), and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Sworn to (or affirmed) and subscribed before me this 21st day of October 2019

(SEAL)

[Signature]
Notary Public
My Commission Expires:

Commonwealth of Pennsylvania - Notary Seal
Diana Veasey, Notary Public
Montgomery County
My commission expires March 19, 2023
Commission number 1171281

**WRITTEN CONSENT
OF
REQUISITE MEMBERS OF THE BOARD OF MANAGERS
OF
NEW PENN FINANCIAL LLC**

January 14, 2016

The undersigned, constituting not less than a majority of the members of the Board of Managers (the “**Board**”) of New Penn Financial LLC, a limited liability company organized and existing under the laws of the State of Delaware (the “**Company**”), do hereby consent, pursuant to Section 18-404(d) of the Delaware Limited Liability Company Act, as amended from time to time (the “**Act**”), and Section 2.12 of the Amended and Restated Limited Liability Company Agreement of the Company, dated as of November 26, 2014, as amended from time to time (the “**LLC Agreement**”), to the adoption of the resolutions set forth herein and that such action be taken without a meeting pursuant to the Act and the LLC Agreement. Capitalized terms used but not defined herein shall have the meanings ascribed thereto in the LLC Agreement.

Designation of Additional SMS Authorized Signatories

WHEREAS, by resolutions duly adopted by the Board, the Board, *inter alia*, appointed certain persons as Authorized Signatories on behalf of the SMS and authorized such persons to execute all contracts, agreements, certificates and other documents relating to collections, loan administration activities, loss mitigation activities, proceedings in bankruptcy affecting serviced mortgage property, foreclosure actions, electronic recording of ownership of mortgages and mortgage servicing rights (through MERS and otherwise) and real estate owned management, as indicated by designation of functional area of responsibility next to such persons name, and to do and perform, or cause to be done and performed, all such acts, deeds and things and to make, execute and deliver or cause to be made, executed and delivered all such agreements, undertakings, documents, instruments or certificates in the name and on behalf of the Company (doing business as SMS) (“**Authorized Signatory Authority**”); and

WHEREAS, a majority (the “**Majority**”) of the members of the Board has determined it to be in the best interest of the Company to terminate the appointment of certain previously appointed officers as set forth on Exhibit A-1 hereto, and to appoint or to modify the appointment of those certain SMS employees as additional Authorized Signatories set forth on Exhibit A-2 hereto, each having Authorized Signatory Authority in the designated functional area of responsibility set forth opposite each such persons name on Exhibit A-2 hereto.

NOW THEREFORE BE IT RESOLVED, that a Majority of the Board hereby terminate the authority previously granted to each of the persons set forth on Exhibit A-1 hereto and hereby approve the appointment of each of the persons named on Exhibit A-2 attached hereto as an Authorized Signatory of the Company (doing business as SMS) having Authorized Signatory Authority in the in the designated functional area of responsibility set forth opposite each such persons name on Exhibit A-2 hereto; and it is

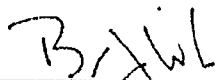
FURTHER RESOLVED, that all actions heretofore taken by any of the persons on behalf of the Company (doing business as SMS) consistent with the foregoing authority be, and they hereby are, approved, adopted, ratified and confirmed in all respects; and it is

FURTHER RESOLVED, that this written consent of the Board of New Penn Financial LLC may be executed in counterparts and by facsimile and pdf, each of which shall be an original and all of which, when taken together, shall constitute one and the same instrument.

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IN WITNESS WHEREOF, the undersigned members of the Board have set their hands hereto effective as of the date first written above.



Bruce J. Williams



Saul I. Sanders

Jerry Schiano

Jack Navarro

Unofficial Copy

IN WITNESS WHEREOF, the undersigned members of the Board have set their hands hereto effective as of the date first written above.

Bruce J. Williams

Saul I. Sanders

Jerry Schiano

Jack Navarro

Unofficial Copy

EXHIBIT A-2
January 2016 Authorized Signatory Appointments

Name	Designated Functional Area of Responsibility:
Derek Montes	SMS REO
Patrick Sandoz	SMS REO
Stefanie Otto	SMS REO
Alesha Lockett	SMS Foreclosure
Lisa Harden	SMS Foreclosure
Vianney Valencia	SMS Foreclosure
Patrice Scales	SMS Foreclosure
Cynthia Brock	SMS Loan Administration (formerly in SMS Insurance)
Anna Hernandez	SMS Loss Mitigation (formerly in SMS Fulfillment)
Brandi Taylor	SMS Loss Mitigation (formerly in SMS Fulfillment)
Daquita Kemp	SMS Loss Mitigation (formerly in SMS Fulfillment).
Gary Cowherd	SMS Loss Mitigation (formerly in SMS Fulfillment)
Gloria Holmes	SMS Loss Mitigation (formerly in SMS Fulfillment)
Helen Sanders	SMS Loss Mitigation (formerly in SMS Fulfillment)
Joel Fowler	SMS Loss Mitigation (formerly in SMS Fulfillment)
Linda Jacobs	SMS Loss Mitigation (formerly in SMS Fulfillment)
Lindsey Suggs	SMS Legal – Litigation Management (formerly in SMS Fulfillment)
