

This Instrument Prepared by and Return to:
Richard Lines Pursuant to the
Issuance of Title Insurance
Shore to Shore Title, LLC
3000 N Military Trl 101
Boca Raton, FL 33431

File #: S250179R

Property Appraisers Parcel ID #: 00-00-086-128-11586-025

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS SPECIAL WARRANTY DEED, made and executed the 7 day of August, 2025, by **US Bank Trust, National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust**, whose post office address is **c/o NewRez LLC d/b/a Shellpoint Mortgage Servicing, 75 Beattie Place, Greenville, SC 29601**, herein called the Grantor(s), to **Lucas Briggs, a single man**, whose address is **160 Hunters Trace, Crawfordville, FL 32327**, hereinafter called the Grantee(s):

(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)

W I T N E S S E T H: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in WAKULLA County, State of Florida, viz:

Lot 1, in Block D , of WILDWOOD ACRES, UNIT NO. 1, according to the Map or Plat thereof, as recorded in Plat Book 2, at Page 20, of the Public Records of Wakulla County, Florida.

Power of Attorney and Certificate of Signing Authority is attached hereto and made a part hereof

Subject to taxes and assessments for the current calendar year and all subsequent years.

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 grantees that except as above noted, at the time of delivery of this Special Warranty Deed the premises were free of all encumbrances made by them, and they will warrant and defend the same against the lawful claims of all persons claiming by, through or under grantor.

Seller Tax ID #: 332524805

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

T. Byram
Witness #1 Signature

Taylor Byram
Witness #1 Printed Name

75 Beattie Pl Greenville, SC 29601
Witness #1 Address

Paul K
Witness #2 Signature

Wanda Dantzer Paul Kourrik
Witness #2 Printed Name

75 Beattie Pl Greenville, SC 29601
Witness #2 Address

US Bank Trust, National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust, by NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Attorney-in-Fact

By Meredith Prickett

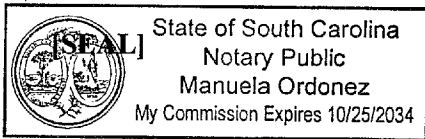
Print Name: Meredith Prickett

Title: VP

STATE OF South Carolina

COUNTY OF Greenville

THE FOREGOING INSTRUMENT was acknowledged before me by means of [x] physical presence or [] online notarization, this 7 day of August, 2025, by Meredith Prickett (name), VP (title), of **NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Attorney-in-Fact for US Bank Trust, National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust**, on behalf of the company by who [x] is personally known to me or [] has produced _____ as identification.




Manuela Ordonez
Notary Signature

Manuela Ordonez
Printed Notary Signature

My Commission Expires: 10/25/2034

Prepared by:
NewRez LLC
d/b/a Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, SC 29601


P/ATTY Book: DE 2635 Page: 2346 - 2348
September 14, 2021 02:42:18 PM
Rec: \$25.00
E-FILED IN GREENVILLE COUNTY, SC

2021088520

3 Pgs

Timothy J. Hanney

RECORDING REQUESTED BY
& AFTER RECORDING RETURN TO:
NewRez LLC
d/b/a Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, SC 29601

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust, a Delaware Statutory Trust formed and existing under the laws of the State of Delaware and having its principal place of business at 888 7th Avenue 10th Floor, New York, NY 10106, as Owner ("Owner") pursuant to the Servicing Agreement between Owner and NewRez LLC d/b/a Shellpoint Mortgage Servicing, having an office at 75 Beattie Place, Suite 300, Greenville, South Carolina 29601, dated as of February 22, 2021 (as amended, supplemented or restated from time to time, the "Agreement"), hereby constitutes and appoints NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Servicer") , by and through the Servicer's authorized officers, as the Owner's true and lawful attorney-in-fact (the "Attorney-in-Fact"), in Owner's name, place and stead and for the Owner's benefit, in connection with all mortgage loans and REO properties subject to the terms of the Agreement for the purpose of performing the acts and executing the documents described herein in the name of the Owner as may be customarily and reasonably necessary and appropriate in respect of any of the mortgages, deeds of trust, deeds to secure debt, and other forms of security instruments (the "Security Instruments") and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is the Owner (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Security Instrument) and for which the Servicer is performing servicing activities all subject to the terms of the Agreement.

This appointment shall apply only to the following enumerated transactions with respect to the Security Instruments, Mortgage Notes, and related real property:

1. To execute, acknowledge, seal and deliver any and all documents, deeds, transfers, tax declarations, certificates, assignments, allonges, modifications, affidavits, subordinations, 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, and to negotiate, approve and accept funds for the short sales of real property.

2. To initiate and take such actions, and to execute, acknowledge, seal and deliver any and all documents or instruments whatsoever, which are necessary, appropriate, or required, in

connection with the foreclosure or acceptance of a deed in lieu of foreclosure (including without limitation the completion of judicial or 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.

3. To execute, acknowledge, seal and deliver any and all assignments, releases, short sales, satisfactions and partial releases.

4. To execute, acknowledge, seal and deliver any and all documents associated with the disposition or transfer of real property, including deeds to convey title from Owner to the Attorney-in-Fact and other deed transfers without limitation.

5. To execute, acknowledge, seal and deliver any and all documents associated with subordinations, partial releases, partial re-conveyances, assignments, release of lien (including settlements and short sales), lot line adjustments, and all documents associated with lien releases.

6. To endorse any checks or other instruments received by the Servicer and made payable to Owner.

7. To take such actions as may be necessary for the preservation or repair of the related real property.

This Power of Attorney shall be effective commencing on the date written below and shall remain in full force and effect until such time that the Attorney-in-Fact no longer services the Mortgage Loans, unless earlier revoked by written instrument. Owner hereby ratifies, confirms and approves in all respects the actions heretofore taken by the Attorney-in-Fact which are consistent with the authorizations detailed hereinabove. Owner has the unrestricted right unilaterally to revoke this Power of Attorney. The Owner authorizes the Servicer, by and through the Servicer's authorized officers, to certify, deliver and/or record copies and originals of this Power of Attorney.

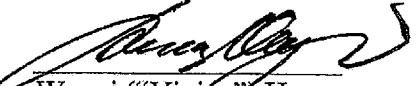
Servicer shall indemnify the Owner, its successors and assigns and hold them harmless against any and all claims, losses, penalties, fines, forfeitures, legal fees and related costs, judgments and any other costs, fees and expenses arising out of or resulting from any misuse or unlawful use of this Power of Attorney by Servicer or any of its agents, designees or representatives.

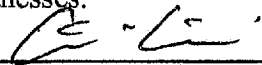

Third parties without actual notice may rely upon the exercise of the power granted under this Power of Attorney. Any third party may rely upon a copy of this Power of Attorney, to the same extent as if it were an original and shall be entitled to rely on a writing signed by the Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Servicer for all purposes of this Power of Attorney.

[Remainder of this page intentionally left blank.]

Dated: ~~August 31, 2021~~
September 8, 2021

US Bank Trust National Association, Not In
Its Individual Capacity But Solely As Owner
Trustee For VRMTG Asset Trust

By: 
Name: Wenyi ("Vivien") Huang
Title: Authorized Person

Witnesses:

Name: Giovanni Cipriano

Name: Amit Paliwal

ACKNOWLEDGMENT

STATE OF New York
ss.:
COUNTY OF New York

On this 8 day of September, 2021, before me, the undersigned, a Notary Public in and for said State, personally appeared Wenyi Huang, Chief Investment Officer of US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he or she executed the same in his or her authorized capacity, and that by his or her signature on the instrument the entity, on behalf of which the person acted, executed the instrument.

(Seal)


Notary Public

LAI MAY LEE
Notary Public - State of New York
No. 01LE6397482
Qualified in New York County
My Commission Expires 09/03/2023

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

December 4, 2018

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 October 31, 2011, 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.

Appointment and Reappointment of Officers

WHEREAS, by prior resolutions duly adopted by the Board (the "Prior Resolutions"), the Board established senior and general offices of the Company and appointed certain persons to such offices, which Prior Resolutions remain in full force and effect as of the date hereof (except with respect to any persons who have left the employ of the Company or except as to any persons whose appointments have been terminated); and

WHEREAS, by virtue of the resignation on August 2, 2018 of Saul I. Sanders as a co-Chief Executive Officer of the Company, Bruce J. Williams, formerly a co-Chief Executive Officer of the Company, became the Chief Executive Officer of the Company; and

WHEREAS, the Chief Executive Officer of the Company has submitted to the Board a list of persons employed by the Company in its headquarters or in its Origination Division or in its Servicing Division (the names of such persons being set forth in Exhibit A hereto) whom he recommends to be appointed or reappointed to the senior and general offices of the Company set forth next to the respective names of such persons on Exhibit A; and

WHEREAS, a majority of the members (a "Majority") of the Board has determined it to be in the best interest of the Company to appoint or reappoint each such person to the senior or general office of the Company as set forth opposite such person's name on Exhibit A hereto.

NOW THEREFORE BE IT RESOLVED, that a Majority of the Board hereby approve the appointment and the reappointment, as applicable, of each of the persons named on Exhibit A attached hereto to the senior or general offices of the Company set forth opposite each such person's name, with such appointment to be effective as of the date hereof and each such reappointment to be effective as of the date of such person's initial appointment in such capacity, authorizing each such person to serve in the capacities set forth in Exhibit A (subject to the LLC

Agreement) until his/her termination of employment or until his/her successor has been duly elected and qualified, whichever is earlier; and it is

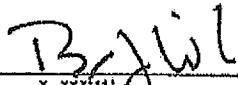
FURTHER RESOLVED, that all actions heretofore taken by any of the foregoing officers on behalf of the Company be, and they hereby are, approved, adopted, ratified and confirmed in all respects.

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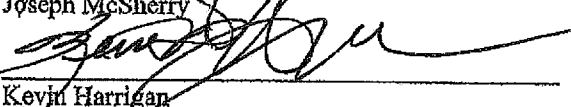
IN WITNESS WHEREOF, the undersigned members of the Board have set their hands hereto effective as of the date first written above.



Bruce J. Williams



Joseph McSherry



Kevin Harrigan

Jack Navarro

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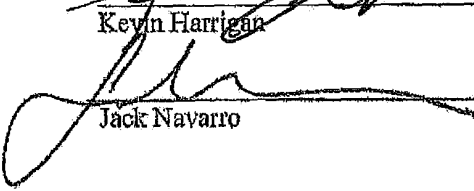
IN WITNESS WHEREOF, the undersigned members of the Board have set their hands hereto effective as of the date first written above.

Bruce J. Williams

Joseph McSherry



Kevin Harrigan



Jack Navarro

Unofficial Copy

EXHIBIT A

Bruce J. Williams—Chief Executive Officer

Daniel J. Egan – Sr. Vice President of Finance, CFO & Assistant Secretary

Joe McSherry – Vice President – Corporate & Assistant Secretary

Darryl Chu – Vice President – Corporate & Assistant Secretary

New Penn Origination Division Officers

Kevin Harrigan – Division CEO & President – Origination Division

Phillip Itallano – Origination Division – General Counsel, Chief Compliance Officer and Secretary

Corey Caster – Origination Division – Sr. Vice President - JV and Retail Lending

Todd Stiverson – Origination Division – Vice President – Corporate Compliance and Operations

Erik Knight – Origination Division – Vice President - Compliance

James Stamos – Origination Division – Vice President, Designated Representative

Rob O'Han – Origination Division – Sr. Vice President - Call Center Division

Chris Nielson – Origination Division – Sr. Vice President - Third Party Origination Division

Lisa Schreiber – Origination Division – Sr. Vice President – Correspondent Lending

Robert Johnson – Origination Division – Sr. Vice President – Capital Markets

Dean Kwaschyn – Origination Division – Chief Fulfillment Officer

David Haggert – Origination Division – Chief Revenue Officer

Adam Stern – Origination Division – Chief Information Officer

Tony Williams – Origination Division – Vice President – Organizational Development

Joe Lewis – Origination Division – Vice President – Information Technology

Joe Suter – Origination Division – Chief Risk Officer

New Penn Servicing Division Officers

Jack Navarro	Division CEO & President – Servicing Division
Michael Keaton	Servicing Division- Chief Servicing Officer and Business Development
Ben Boyer	Servicing Division – Executive Vice President – Strategy and Client Management
Chris Hurley	Servicing Division – Senior Vice President – IT
Debbie Thayer	Servicing Division- Senior Vice President -Default Administration PPh
Jason Yates	Servicing Division – Vice President – Performing Loan Servicing
Spencer Mosness	Servicing Division – General Counsel, Senior Vice President & Assistant Secretary
Justin Bradley	Servicing Division - Assistant Secretary
Loia Oyekan	Servicing Division – Assistant Secretary
Meredith Prickett	Servicing Division – Assistant Secretary
Joshua Bishop	Servicing Division – Vice President – Compliance & Chief Compliance Officer
Keenen Dammen	Servicing Division – Managing Director - Corporate Strategy

Joey Prince	Servicing Division – AVP - Loan Boarding /Investor Reporting
Joel Fowler	Servicing Division – AVP – Loss Mitigation
Benoit Roumier	Servicing Division – AVP – Loss Mitigation
Sam Ross	Servicing Division – AVP – Loss Mitigation
Nicole Harwood	Servicing Division – AVP – Loss Mitigation
Thomas Muldowney	Servicing Division – Vice President - Portfolio Management
Kyle Ross	Servicing Division – Vice President - Loss Mitigation
Traci Luckhaupt	Servicing Division – Vice President - Foreclosure and Bankruptcy
Phillip Plulster	Servicing Division – AVP - Foreclosure
Tiffani Ray	Servicing Division – AVP - Bankruptcy
Shawn Garrison	Servicing Division – AVP - REO and Collateral Management