

Prepared by and please return to:

Name: Charles A. Brown & Associates, P.L.L.C.
Address: 2316 Southmore
Pasadena, TX 77502
151864

Rec. \$ 86.50
Doc.St. \$ 1085.00

Property Appraiser's Parcel
ID No. 00-00-056-307-09944-040

Sale Price: \$ 156,000.00

LIMITED SPECIAL WARRANTY DEED

THIS INDENTURE, made this 27 day of January, 2014 between
Grantor: FLAGSTAR BANK, FSB, a corporation organized under the laws of the State of
Texas whose street address is C/O SELENE FINANCE LP, 9990 RICHMOND
AVENUE, STE 400 S, HOUSTON, TX 77042, and **Grantee:** THE HOME GUARDIAN
TRUST, a Delaware Statutory Trust, whose street address is
172 Monroe Street, Suite 15E, Chicago IL 60630

WITNESSETH, that Grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS
(\$10.00), and other good and valuable consideration to Grantor in hand paid by Grantee, the receipt
whereof is hereby acknowledged, does hereby grant, bargain, sell, aliens, remise, release, convey and
confirm unto convey to Grantee, and Grantee's successors and assigns forever, the following described
land, situate, lying and being in WAKULLA, Florida, to-wit:

LOT 40, OF THE GROVE, PHASE II, ACCORDING TO THE PLAT THEREOF, AS RECORDED
IN PLAT BOOK 4, AT PAGE 14, OF THE PUBLIC RECORDS OF WAKULLA COUNTY,
FLORIDA

Property Address: 248 SAND PINE TRAIL, CRAWFORDVILLE, FLORIDA 32327

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 of the said Grantee
forever.

To have and to hold, the same in fee simple forever.

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 warrants the title to said land and, except for covenants, easements and restrictions of record, will defend the same against the lawful claims of all persons claiming by, through and under Grantor.

IN WITNESS WHEREOF, said Corporation has caused this certificate to be signed by an authorized officer, the 27 day of January, ~~2013~~ 2014

FLAGSTAR BANK, FSB, BY SELENE FINANCE LP, ATTORNEY IN FACT

Signed, sealed and delivered in the presence of:

Carmen Figueroa
First Witness Signature

Printed Name: Carmen Figueroa

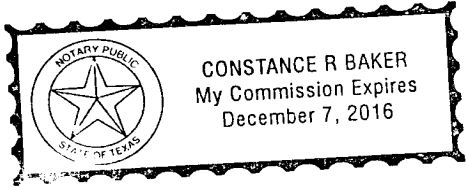
C Mitchell
Second Witness Signature

Printed Name: Calliope Mitchell

By: DV
Name: Dan Shimmin
Title: Senior Vice President

STATE OF Texas, COUNTY OF Harris

The foregoing instrument was acknowledged before me this 27 day of January, ~~2013~~ 2014 by Dan Shimmin, Senior Vice President of SELENE FINANCE LP, A DELAWARE LIMITED PARTNERSHIP, ATTORNEY IN FACT FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS, a _____ (state) Corporation, on behalf of the Corporation _____



[Signature]
Notary Public
Constance R Baker
(Print, type, or stamp commissioned name of Notary Public)
My commission expires: 12-7-2016

Personally Known ✓
OR Produced Identification _____
Type of Identification Produced: _____

LIMITED POWER OF ATTORNEY

Flagstar Bank, FSB ("Flagstar") hereby appoints Selene Finance LP ("Selene"), as its true and lawful attorney-in-fact to act in the name, place and stead of Flagstar for the limited purposes set forth below. This Limited Power of Attorney is given pursuant to that certain Private Label Outsource Services Agreement by and between Flagstar and Selene dated as of August 23, 2013, (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

Now therefore, Flagstar does hereby constitute and appoint Selene the true and lawful attorney-in-fact of Flagstar and in Flagstar's name, place and stead with respect to each Asset subserviced by Selene pursuant to the Agreement for the following, and only the following, purposes, as such purposes may be amended from time to time by Flagstar:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage and other recorded documents, satisfactions/ releases/reconveyances of deed of trust/mortgage, tax authority notifications and declaration, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation of filing.

2. To (i) prepare, execute and deliver, on behalf of Flagstar, any and all financing statements, continuation statements and other documents or instruments necessary to maintain the lien on each Mortgaged Property and related collateral; and as specifically permitted in the Agreement, modifications, waivers, consents, amendments, discounted payoff agreements, forbearance agreements, cash management agreements or consents to or with respect to any documents contained in the related servicing file; and any and all instruments of satisfaction or cancellation, or of partial or full release or discharge, and all other instruments comparable to any of the types of instruments described in this clause (i), and (ii) institute and prosecute judicial and non-judicial foreclosures, eviction proceedings, suits on promissory notes, indemnities, guaranties or other documents, actions for equitable and/or extraordinary relief (including, without limitation, actions for temporary restraining orders, injunctions, and appointment of receivers), suits for waste, fraud and any and all other tort, contractual and/or other claims of whatever nature, and to appear in and file on behalf of Flagstar such pleadings or documents as may be necessary or advisable in any bankruptcy action, state or federal suit; provided that, notwithstanding anything to the contrary herein, under no circumstances shall

Selene be permitted to execute any affidavit on behalf of Flagstar in connection with any foreclosure, bankruptcy case or litigation without the prior written consent of Flagstar.

3. To transact business of any kind regarding the Assets as specifically permitted in the Agreement, and obtain an interest therein and/or building thereon, as Flagstar's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.

4. To execute and deliver affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavit, affidavits of merit, verification of complaint, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays and other documents or notice filings on behalf of Flagstar in connection with foreclosure, bankruptcy and eviction actions; provided that, notwithstanding anything to the contrary herein, under no circumstances shall Selene be permitted to execute any affidavit on behalf of Flagstar in connection with any foreclosure, bankruptcy case or litigation without the prior written consent of Flagstar.

5. To make corrective modification or re-recording of a mortgage or deed of trust, where said corrective modification or re-recording is solely for the purpose of correcting the mortgage or deed of trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that said corrective modification or re-recording, in either instance, does not adversely affect the lien of the mortgage or deed of trust as insured.

6. With respect to a mortgage or deed of trust, the taking of a deed in lieu of foreclosure.

7. The subordination of the lien of a mortgage or deed of trust to an easement in favor of a public utility company of a United States governmental agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.

8. The completion of loan assumption agreements.

This Limited Power of Attorney is coupled with an interest and is, therefore, irrevocable.

Flagstar 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 Selene may lawfully perform in exercising those powers by virtue hereof.

Flagstar further grants to Selene the limited power of substitution and revocation of another party for the purpose and only for the purpose of endorsing or assigning notes or security instruments in Flagstar's name (or in the name of the owner of the Asset, where required), and hereby ratifies and confirms all that the attorney-in-fact, or its substitute or substitutes, shall

lawfully do or cause to be done by authority of this power of attorney and the rights and powers granted hereby.

In addition to the indemnities set forth in the Agreement, Selene shall indemnify, defend and hold harmless Flagstar and its successors and assigns from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever, ("Claims") arising out of, related to, or in connection with (i) any act taken by Selene (or its substitute or substitutes) pursuant to this Limited Power of Attorney, which act results in a Claim solely by virtue of the unlawful use of this Limited Power of Attorney (and not as a result of a Claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.

IN WITNESS WHEREOF, Flagstar has executed this Limited Power of Attorney this 17th day of September 2013.

FLAGSTAR BANK, FSB, a federally chartered savings bank

By: Terry W. Malone
Terry W. Malone

Its: Senior Vice President

STATE OF MICHIGAN)
OAKLAND COUNTY)

Acknowledged before me in Oakland, County, Michigan on this 17th day of September 2013 by Terry W. Malone, Senior Vice President of Flagstar Bank, FSB, on behalf of the bank.



Sandra M. Coquyt
SANDRA M. COQUYT
NOTARY PUBLIC, STATE OF MI
COUNTY OF MACOMB
MY COMMISSION EXPIRES Aug 18, 2018
ACTING IN COUNTY OF Oakland

Drafted by:

David A. Handelsman
Flagstar Bank, FSB
5151 Corporate Drive
Troy, Michigan 48098

When recorded, return to:

WHEN RECORDED RETURN TO :
SELENE FINANCE LP
9990 RICHMOND AVE #400 SOUTH
HOUSTON, TEXAS 77042

**ACTION OF THE GENERAL PARTNER
OF SELENE FINANCE LP
(a Delaware Limited Partnership)**

Effective as of October 18, 2012

Pursuant to the authority granted by the Amended and Restated Limited Partnership Agreement of Selene Finance LP, (the "Partnership") dated September 28, 2007, as amended (the "Agreement"), this resolution is hereby adopted, executed, and agreed to by Selene Ventures GP LLC, a Delaware limited liability company, as the general partner (the "General Partner") of the Partnership. The General Partner hereby consents to, approves and adopts the following actions and resolutions and directs that this written consent (this "Consent") be maintained in the books and records of the General Partner and the Partnership:

1. This Consent shall be deemed effective as of October 18, 2012.
2. **Executive Officers.** Each individual listed on the Schedule below is hereby appointed, or his/her earlier appointment is hereby re-confirmed, to the position opposite such person's name (each, an "Executive Officer") on such schedule.

Name	Title
Larry B. Litton, Jr.	Chief Executive Officer
Karen Bellezza	President
Shane Ross	Chief Operating Officer
Brian Stauffer	Executive Vice President
Charles E. Halko, Jr.	Chief Financial Officer
Shane Leonard	Chief Information Officer

- (a) Each Executive Officer shall have the power and authority to authorize the terms and conditions, and execute and deliver in the name of the Partnership, any instrument, document or agreement relating to any "Executive Officer Action".
- (b) As used herein, an "Executive Officer Action" shall mean authorizing the terms and conditions and executing and delivering any of the following:

- (i) Instruments, documents or agreements which may be found necessary, proper, or expedient to be executed in conducting the business of the Partnership, including bid letters, letters of intent, servicing agreements, confidentiality and non-disclosure agreements;
- (ii) Leases for office space occupied by the Partnership and its employees and any contracts or agreements, including settlement agreements, obligating the Partnership to monetary obligations not to exceed \$100,000.00, *provided however, such contracts or agreements referred to in the preceding sentence have received the prior approval of the General Partner, if necessary, as such limitations on approval are more clearly*

defined in the Amended and Restated Limited Partnership Agreement of the Partnership.

- (iii) Notwithstanding anything to the contrary in the foregoing Section 2(b)(ii), it is hereby further resolved that Larry B. Litton, Jr. and Karen Bellezza shall have the sole authority to execute contracts or agreements that obligate the Partnership to monetary obligations that exceed \$100,000.00, *provided, however, such contracts or agreements referred to in the preceding sentence have received the prior approval of the General Partner, if necessary, as such limitations on approval are more clearly defined in the Amended and Restated Limited Partnership Agreement of the Partnership.*

- (c) Each Executive Officer shall also have the power and authority to perform any action hereinafter designated to an Officer of the Partnership.

3. **Officers.** Each individual listed on the Schedule below is hereby appointed, or his/her earlier appointment is hereby re-confirmed, to the position opposite such person's name (each, an "Officer") on such schedule:

Name	Title
Joseph Laigaie	Senior Vice President
Mary McGrath	Senior Vice President
Jack D. Webb, Jr.	Senior Vice President
Dan Shimmin	Senior Vice President
Gena K. Thornton	Senior Vice President
Donna Brammer	Vice President
Andrew Farkas	Vice President
Mamie Clark	Vice President
Gina Gray	Vice President
Donna Leonard	Vice President
Jitesh Patel	Vice President
Thomas Smith	Vice President
Paul Waligura	Vice President
Mark Wilkinson	Vice President
Wesley Workman	Vice President
James Schreffler	Vice President
Robert Pilarski	Vice President
Thomas Costanzo	Vice President

- (a) Each Officer shall have the power and authority to authorize the terms and conditions, and execute and deliver in the name of the Partnership, any instrument, document or agreement relating to any Officer Action.

(b) As used herein, an "Officer Action" shall mean authorizing the terms and conditions and executing and delivering any of the following documents in connection with any mortgage loan serviced in the name of the Partnership, on its own behalf or in a fiduciary or agency capacity for an affiliate or third party:

- (i) Deeds and conveyances of any real or personal property;
- (ii) Leases of real and personal property (including those in which a security interest in personal property is granted);
- (iii) Any and all documents and agreements relating to an individual mortgage loan including, but not limited to, matters relating to the application for HUD insurance;
- (iv) Any endorsement of mortgage notes and/or assignment of security instruments (mortgages, deeds of trust, security deeds, etc.) relating to real estate loans held by the Partnership, either in its own behalf or in a fiduciary or agency capacity;
- (vi) Full or partial releases, subordinations and satisfactions of security instruments (mortgages, deeds of trust, security deeds, etc.) and modifications thereto relating to residential mortgage loans held by the Partnership, either in its own behalf or in a fiduciary or agency capacity;
- (vii) Any contract for insurance or the retention of independent contractors, including without limitation, real estate brokers, property appraisers or property managers; and
- (viii) Any endorsement of checks and other items payable to the Partnership for deposit

© Further, an "Officer Action" hereunder shall also include the authority to authorize the terms and conditions, and execute and deliver contracts between the Partnership and its affiliates, vendors, and/or third parties that do not exceed \$25,000.00 per annum. Contracts and agreements that financially obligate the Partnership to fees in excess of \$25,000.00 require the approval of an Executive Officer.

4. **Junior Officers.** Each individual listed on the Schedule below is hereby appointed to the position opposite such person's name (each, a "Junior Officer") on such schedule:

Name	Title
Leticia Aguilar	Assistant Vice President
Brandi Diaz	Assistant Vice President
Joe Jaret	Assistant Vice President
Walt Kieschnick	Assistant Vice President
Ellen Lachicotte	Assistant Vice President

Rex Lamb	Assistant Vice President
Chris McWeeny	Assistant Vice President
Carine Fol	Assistant Vice President
Theresa Mullen	Assistant Vice President
William Halladay	Assistant Vice President

Junior Officers shall not have the authority to execute and deliver any instrument, document or agreement in the name of the Partnership, unless authorized pursuant to an individual special resolution.

5. **Assistant Secretaries.** Each individual listed on the Schedule below is hereby appointed, or his/her earlier appointment is hereby re-confirmed, to the position opposite such person's name (each, an "Assistant Secretary") on such schedule:

Donna Brammer	Assistant Secretary
Olimpia Citiriga	Assistant Secretary
Carine Fol	Assistant Secretary
Gena Thornton	Assistant Secretary
Andrea Wellons	Assistant Secretary
Joe Jaret	Assistant Secretary
Megan Purtell	Assistant Secretary

(a) Each Assistant Secretary shall have the power and authority to attest any document, instrument or agreement executed by any Officer or a Junior Officer in connection with an Officer Action or a Junior Officer Action which requires an attestation.

6. **Limited Signers.** Each individual listed on the Schedule below is hereby appointed to the position opposite such person's name (each, a "Limited Signer") on such schedule:

Name	Title
Lucy Babik	Litigation Specialist
Andrea Wellons	Litigation Specialist
Shay Winebarger	Litigation Specialist
Mamie Clark	Litigation Support Manager
Pam Mandeville	Litigation Manager
Tom Costanzo	Business Development

(i) Each Limited Signer whose title consists of "Litigation Specialist", "Litigation Support Manager" or "Litigation Manager" shall have the authority to execute such documents which may be found necessary, proper or expedient in defending or resolving litigation related to mortgage loans in which the Partnership has an obligation to defend such litigation, either on its own behalf or in a fiduciary or agency capacity, including, without limitation, interrogatories, affidavits, and settlement agreements. Notwithstanding the foregoing, the act of executing settlement agreements

on behalf of an investor or owner of mortgage loans for whom the Partnership acts in a fiduciary, agent or servicing capacity, must receive the prior written approval and consent of such investor or owner party before such settlement agreement is signed on its behalf.

a. Limited Signers whose title consists of "Litigation Specialist", "Litigation Support Manager" or "Litigation Manager" may not execute settlement agreements on behalf of the Partnership where the Partnership itself is financially contributing to the settlement. Such settlements shall be signed by an Executive Officer pursuant to the Executive Officer Actions herein.

(ii) Each Limited Signer whose title consists of "Business Development" shall have the authority to execute and deliver bid letters for the acquisition of mortgage servicing rights and mortgage loans on behalf of the Partnership.

7. **Removal.** The General Partner may remove any Executive Officer, Officer, Junior Officer, Assistant Secretary or Limited Signer at any time with or without cause or reason. Each Executive Officer, Officer, Junior Officer, Assistant Secretary or Limited Signer shall be deemed to have resigned as an officer of the Partnership contemporaneously with the separation of such individual's employment with the Partnership, and such resignation shall be effective on the date of such separation of employment without any further action by the Limited Partnership or any other person.

IN WITNESS WHEREOF, the undersigned duly authorized officer of Selene Ventures GP LLC has executed this Action of the General Partner on behalf of such company, solely in such capacity and not with any personal liability, on this 18th of October, 2012. Any actions taken by the undersigned in her capacity as President of the General Partner prior to the effective date of this Consent is hereby confirmed, approved and ratified.

GENERAL PARTNER:

SELENE VENTURES GP LLC, a Delaware limited liability company

By: Karen Belleza
Name: Karen Belleza
Title: President
Date: October 18, 2012