328449 RECORDED IN THE RECORDS OF Brent X. Thurmond, Clerk of the Circuit Court Wakulla CO FL BK: 959 PG: 161, 1/7/2015 10:36 AM Deed Doc Stamp: \$814.80

This Instrument Prepared By: CAROL ZIMMERLY 300 CREST DR 512 HAINES CITY, FL 33844

Return to: STEWART LENDER SERVICES 9700 BISSONNET ST HOUSTON, TX 77036 File No. 1151093

Unpaid Mortgage: \$112,669.16 \$116,378.00 Doc. Stamps Due: \$

DEED IN LIEU OF FORECLOSURE

State of FLORIDA County of WAKULLA

1296143

KNOW ALL MEN BY THESE PRESENTS, that ROBERT FOSTER AND DIANNE FOSTER, HUSBAND AND WIFE whose mailing address is 125 SHAR-MEL-RE LANE, CRAWFORDVILLE, FL 32327 hereinafter called grantor, for \$112,669.16 and other good and valuable consideration hereinafter stated, do hereby grant, bargain, sell and convey unto NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY who address is 350 HIGHLAND DR, LEWISVILLE, TX 75067, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of WAKULLA, State of Florida, to-wit:

LOTS 42 AND 43, BLOCK "O", MAGNOLIA GARDENS, A SUBDIVISION AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 37, OF THE PUBLIC RECORDS OF WAKULLA COUNTY, FLORIDA.

Commonly known as: 125 SHAR-MEL-RE LANE, CRAWFORDVILLE, FL 32327

Tax Parcel Identification Number: R 2283200

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not constitute a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct.

By acceptance and recording of this deed, grantee covenants and agrees that it shall forever forebear taking any action whatsoever to collect against grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceeding to foreclose that mortgage, grantee shall not seek, obtain or permit a deficiency judgment against grantors, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in

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the event that grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to grantee.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made.

1/6, 378.00

The true and actual consideration for this transfer consists of \$112,669.16 and grantee's waiver of its right to bring an action against grantor based on the promissory note secured by the mortgage hereinafter described and agreement not to name the grantor as a party to a foreclosure action as stated above with respect to that certain mortgage signed 7/2/2008 by ROBERT FOSTER AND DIANNE FOSTER, HUSBAND AND WIFE in favor of GENERATION MORTGA GE COMPANY and recorded in Book 768, Page 602, on 8/27/2008. Said Mortgage assigned to NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, by an assignment recorded in Book 929, Page 859 on 12/30/2013, in real property records of WAKULLA County, Florida.

In construing this deed and where the context so requires, the singular includes the plural and the plural includes the

singular and and to indiv		e the provisions hereof apply equally to corporations
See Estopp	el Affidavit attached as Exhibit "A"	
IN WITNE	SS WHEREOF, the grantor has executed this instr	ument this 18 day of Secember, 2014.
Nobe	A Foster	Dian Fot
ROBERT	FOSTER	DIANNE FOSTER
Witness #1	we thomas	Witness #2/Notary Signature
		♦.
	nne Thomas	many A. Boyce
Witness #1	Printed Name	Witness #2/Notary Printed Name
STATE O	Florida New York	'/ <u>_</u>
	OF Schenectady	\mathbf{C}^{*}
The Forego	ing Instrument was acknowledged before me on <u>I</u>	by ROBERT FOSTER e or who has/have produced a valid driver's license as
identification		e of who has/have produced a valid driver 3 heerise as
5 4 4 4		MARY A BOYCE
	1 a Bouce NOTARY PUBL	Notary Public - State of New York NO. 01B06278151
My Commi	ssion Expires: 3 18 17	Qualified in Albany County
		My Commission Expires Mar 18, 2017

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Exhibit A ESTOPPEL AFFIDAVIT

STATE OF	FLORIDA)		
)	SS.	
COUNTY	OF WAKULLA)

ROBERT FOSTER AND DIANNE FOSTER, HUSBAND AND WIFE, being first duly sworn, depose and say: That they/he/she is the identical party who made, executed, and delivered that certain Deed in Lieu of Foreclosure to NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY dated the day of LLM Delay 20/4; conveying the following described property, to-wit:

LOTS 42 AND 43, BLOCK "O", MAGNOLIA GARDENS, A SUBDIVISION AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 37, OF THE PUBLIC RECORDS OF WAKULLA COUNTY, FLORIDA.

Commonly known as: 125 SHAR-MEL-RE LANE, CRAWFORDVILLE, FL 32327

Tax Parcel Identification Number: R 2283200

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That afores aid deed was not given as a preference against any other creditors of the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY who have an interest, either directly or indirectly, in said premises; that these deponents are solvent and have no other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiants of the sum of \$112,669.16 by NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY and NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY's agreement to forbear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage referred to herein was executed by ROBERT FOSTER AND DIANNE FOSTER, HUSBAND AND WIFE to GENERATION MORTGAGE COMPANY dated 7/2/2008 and recorded 8/27/2008 in Book 768, Page 602. Said Mortgage assigned to NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, by an assignment recorded in Book 929, Page 859 on 12/30/2013 of WAKULLA County, State of Florida. At the time of

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making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

I/WE (THE BORROWERS) UNDERSTAND THAT I/WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE \$IGNING THE AFORESAID DEED. I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

DIANNE FOSTER Witness #2/Notary Signature

Breanne Thomas Witness #1 Printed Name

May A - Boyer Witness #2/Notary Printed Name

STATE OF Florida New York COUNTY OF Schenectedy

The Foregoing Instrument was acknowledged before me on 10 18 0014, by ROBERT FOSTER AND DIANNE FOSTER, who is/are personally known to me or who has/have produced a valid driver's license as identification.

M ay a Bouce NOTARY PUBLIC

My Commission Expires: 3 18/17

MARY A BOYCE Notary Public - State of New York NO. 01B06278151

Qualified in Albany County
My Commission Expires Mar 18, 2017