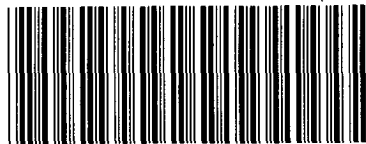




Prepared by and Return to:  
Precision Title of the Suncoast, Inc.  
Wendy Cortalano  
7839 W. Homosassa Trail  
Homosassa, Florida 34448  
Our File Number: 2014-0022



2014009161 6 PGS

OFFICIAL RECORDS  
CITRUS COUNTY  
ANGELA VICK  
CLERK OF THE CIRCUIT COURT  
RECORDING FEE: \$52.50  
DOCUMENTARY TAX: \$560.00  
# 2014009161 BK:2608 PG:470  
03/03/2014 01:43 PM 6 PGS  
TWHITE,DC Receipt #008330

\$80,000.00

2014-0022

For official use by Clerk's office only

STATE OF Mississippi  
COUNTY OF Forrest

**SPECIAL WARRANTY DEED**

(Corporate Seller)

THIS INDENTURE, made this February 25, 2014, between REGIONS BANK D/B/A REGIONS MORTGAGE, SUCCESSOR BY MERGER TO AMSOUTH BANK, a Alabama corporation, whose mailing address is: 215 Forrest Street, Hattiesburg, MS 39401, party of the first part, and Dangil Properties, LLC, whose mailing address is: 13814 KY 57, Tollesboro, KY 41189, party/parties of the second part,

**WITNESSETH:**

First party, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, aliens, remises, releases, conveys and confirms unto second party/parties, his/her/their heirs and assigns, the following described property, to wit: See Attached Exhibit "A"

AND THE GRANTOR, DOES HEREBY CONVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

Subject, however, to all covenants, conditions, restrictions, reservations, limitations, easements and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any. 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 party of the first part hereby covenants with said party of the second part, that it is lawfully seized of said land in fee simple: that it has good right and lawful authority to sell and convey said land; that it 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 the party of the first part.

IN WITNESS WHEREOF, first party has signed and sealed these present the date set forth on February 20, 2014.

Signed, sealed and delivered  
in the presence of:

REGIONS BANK D/B/A REGIONS MORTGAGE,  
SUCCESSOR BY MERGER TO AMSOUTH BANK

Witness signature

Michael W Peters Jr

Print witness name

Janie K Creel

Witness signature

Janie K Creel

Print witness name

State of Mississippi  
County of Forrest

By:

Print Name: Steven Purser

Title: Vice President



THE FOREGOING INSTRUMENT was acknowledged before me this 25 day of February, 2014 by PRESIDENT, of REGIONS BANK D/B/A REGIONS MORTGAGE, SUCCESSOR BY MERGER TO AMSOUTH BANK who is personally known to me or who has produced DRIVER'S LICENSE as identification.

Notary Public

Print Notary Name

My Commission Expires:

1-8-16

DEED - Special Warranty Deed - Corporate Closers' Choice



## **Exhibit "A"**

File Number: 2014-0022

Lot 3, Block 21, Woodland Estates, Unit 2A, an unrecorded subdivision, in Citrus County, Florida and further described as follows: Commence at the NW corner of the SW 1/4 of SE 1/4 of Section 18, Township 18 South, Range 17 East, and run S. 89° 33' 50" E. to and along the South boundary of Cypress Street according to the map or plat of Woodland Estates, Unit 2A, as recorded in Plat Book 3, Pages 133 and 134, Public Records of Citrus County, Florida, a distance of 261.50 feet to the Point of Beginning; thence N. 89° 33' 50" W. along said South boundary of Cypress Street 86.50 feet; thence South 00° 06' E. 109.59 feet, thence N. 89° 54' E. 53.59 feet, more or less, to the waters of a canal; thence along said waters N. 19° 47' 30" East 25 feet and South 70° 12' 30" E. 25.95 feet to a point that bears South 90° 06' E. from the Point of Beginning; thence N. 00° 06' W. 94.10 feet, more or less to the Point of Beginning.

File Number: 2014-0022

Legal Description with Non Homestead  
Closer's Choice



**SECRETARY CERTIFICATE OF  
REGIONS BANK**

I, Lachelle S. Koon, a duly elected, qualified and acting Assistant Corporate Secretary of Regions Bank, a banking corporation organized and existing under the laws of the State of Alabama, do hereby certify that attached hereto is a true and correct copy of resolutions adopted by the Board of Directors of Regions Bank at a meeting duly called and held on the 15<sup>th</sup> day of October, 2009 and that a quorum was present and voted throughout at the above-mentioned meeting and that the same resolutions have not been modified or rescinded since the date thereof and are now in full force and effect.

**IN WITNESS WHEREOF**, the undersigned has set her hand and affixed the seal of Regions Bank, this 27<sup>th</sup> day of October, 2009.

Lachelle S. Koon  
Assistant Corporate Secretary  
Regions Bank

[seal]

**REGIONS BANK**

**BOARD OF DIRECTORS**

**RESOLUTIONS RELATING TO THE EXECUTION  
OF DOCUMENTS BY MORTGAGE ASSOCIATES**

**OCTOBER 15, 2009**

**BE IT RESOLVED**, that notwithstanding the provisions of Section 11 of Article III of the By-laws of Regions Bank, the following functional positions in the Mortgage Lending Department of Regions Bank, filled by associates holding officer titles of Banking Officer or Assistant Vice President, are hereby granted authorization to sign, on behalf of Regions Bank, mortgage-related documentation as further set out below.

- Loss Mitigation Manager
- Loss Mitigation Supervisor
- Default Reporting Supervisor
- Foreclosure/Bankruptcy Manager
- Foreclosure/Bankruptcy Supervisor
- REO Manager
- REO Supervisor
- Legal Claims Administrator
- Cancellations Manager
- Cancellations Supervisor
- Cancellations Senior Specialist
- Acquisitions Manager
- Acquisitions Supervisor
- Acquisitions Senior Specialist
- Trust Loan Document Custodian Supervisor
- Trust Loan Document Custodian Specialist
- Mortgage Post Closing Supervisor
- Mortgage Delivery Supervisor
- Investor Reporting Lead Specialist
- GNMA Investor Reporting Specialist

The above listed functional positions in the Mortgage Lending Department of Regions Bank filled by associates holding officer titles of Banking Officer or Assistant Vice President are hereby authorized, so as to carry on the mortgage business of the Bank, to make, execute, acknowledge, accept and deliver any and all deeds, mortgages, releases, satisfactions, bills of sale, assignments, transfers, leases, servicing or sub-servicing agreements, that may be necessary for mortgage-related documentation.

By way of example and not limitation, such Banking Officers or Assistant Vice Presidents of the Mortgage Lending Department of the Bank are authorized to execute, accept, deliver and issue, on behalf of the Bank and as binding obligations of the Bank, such agreements and instruments as may be within the officer's area of responsibility in the Mortgage Lending Group, including, as applicable, agreements and related documents (such as schedules, confirmations, transfers,

assignments, acknowledgments, and other documents) relating to mortgage-related documentation with GNMA, Fannie Mae, Freddie Mac or private investors and collection, loan workout, foreclosure, bankruptcy and other real estate owned documentation; and

**BE IT FURTHER RESOLVED**, that the Executive Vice President of Mortgage Lending is hereby authorized to designate those officers in the Mortgage Lending Group as he may determine, as "designated officers" as may be required by GNMA, Fannie Mae, Freddie Mac or any other governmental or quasi-governmental mortgage authority or by any private investor, and to execute and deliver any such requested certificate of authorized signatures as may be required from time to time as if such resolution had been adopted in full by this Board of Directors; and

**BE IT FURTHER RESOLVED**, that the officers so designated by the Executive Vice President of Mortgage Lending be, and each of them is hereby authorized and empowered in the name of and on behalf of Regions Bank and under its corporate seal, to execute and deliver in the form prescribed by GNMA, Fannie Mae, Freddie Mac or any other governmental or quasi-governmental mortgage authority or by any private investor, of mortgage-backed securities to be guaranteed by said entity, any documents required to: (a) make applications in the name of and on behalf of Regions Bank for approval to become an issuer, (b) enter into contracts for the guaranty of mortgage-backed securities issued in accordance with the terms and conditions of commitments to guarantee; (c) merge mortgage notes, deeds of trust and bonds now owned or hereafter acquired by Regions Bank into pools or loan packages; and (d) enter into any agreements, execute any documents or papers, and furnish any information required or deemed necessary or proper in connection with any of the foregoing; and

**BE IT FURTHER RESOLVED**, that the officers so designated by the Executive Vice President of Mortgage Lending be and they are hereby authorized and empowered in their discretion and as occasion may arise to receive and endorse the name of Regions Bank on any checks or drafts representing the proceeds from collections made by servicers of mortgages pertaining to pools or loan packages, and to issue and sign any checks or drafts issued to pay to the security holders their pro rata shares in these proceeds, and to do and perform any and all acts and to execute any and all additional instruments or agreements, from time to time, in the name of and on behalf of Regions Bank under its corporate seal or otherwise, deemed necessary or proper in connection with the formation of mortgage pools or loan packages, the issuance of mortgage-backed securities, the guaranty of mortgage-backed securities and the discharge of the duties and obligations of Regions bank, as issuer, until the proceeds of the last maturing mortgage in any pool or loan package is remitted to registered security holders; and

**FURTHER RESOLVED**, that any contracts or agreements heretofore made with GNMA, Fannie Mae, Freddie Mac or private investors on behalf of Regions Bank, and all acts of officers or agents of Regions Bank in connection with any contracts to be entered into for the guaranty of mortgage-backed securities to be issued by Regions Bank, are hereby ratified and confirmed.



# REGIONS

## SECRETARY CERTIFICATE

I, Pamela R. Welch, a duly elected and qualified Assistant Secretary of Regions Bank, an Alabama state banking corporation, hereby certify as follows:

1. Following is a true and correct copy of Article V, Section 12 of the By-laws of Regions Bank, as adopted by the Board of Directors at a duly convened meeting held on May 13, 2010, at which a quorum was present, and the same are in full force and effect on the date hereof:

**"Section 12. Execution of Instruments and Documents."**

The Chief Executive Officer, or the President, or any Regional or Local President or any Vice President is authorized, in his or her discretion, to do and perform any and all corporate and official acts in carrying on the business of the Bank, including, but not limited to, the authority to make, execute, acknowledge, accept and deliver any and all deeds, mortgages, releases, bills of sale, assignments, transfers, leases (as lessor or lessee), powers of attorney or of substitution, servicing or sub-servicing agreements, vendor agreements, proxies to vote stock or any other instrument in writing that may be necessary in the purchase, sale, lease, assignment, transfer, discount, management or handling in any way of any property of any description held, controlled or used by Bank or to be held, controlled or used by Bank, either in its own or in its fiduciary capacity and including the authority from time to time to open bank accounts with the Bank or any other institution, to borrow money in such amounts for such lengths of time, at such rates of interest and upon such terms and conditions as any said officer may deem proper and to evidence the indebtedness thereby created by executing and delivering in the name of the Bank promissory notes or other appropriate evidences of indebtedness, and to guarantee the obligations of any subsidiary or affiliate of the Bank. The enumeration herein of particular powers shall not restrict in any way the general powers and authority of said officers.

By way of example and not limitation, such officers of the Bank are authorized to execute, accept, deliver and issue, on behalf of the Bank and as binding obligations of Bank, such agreements and instruments as may be within the officer's area of responsibility, including, as applicable, agreements and related documents (such as schedules, confirmations, transfers, assignments, acknowledgments, and other documents) relating to derivative transactions, loan or letter of credit transactions, syndications, participations, trades, purchase and sale or discount transactions, transfers and assignments, servicing and sub-servicing agreements, vendor agreements, securitizations, and transactions of whatever kind or description arising in the conduct of the Bank's business.

The authority to execute and deliver documents, instruments, and agreements may be limited by resolution of the Board of Directors, by a committee of the Board of Directors, by the Chief Executive Officer, or by the President, by reference to subject matter, category, amount, geographical location, or any other criteria, and may be made subject to such policies, procedures, and levels of approval as may be adopted or amended from time to time."

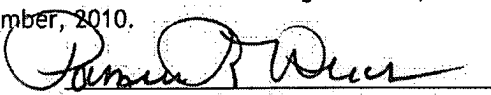
2. I further certify that the following individuals are qualified to act as an officer of Regions Bank, with officer title as specified below:

<u>Name</u>	<u>Title</u>
Morgan McCarthy	Executive Vice President
Karen Griffis	Senior Vice President
Marianne Garner Lee	Senior Vice President
Brenda Goff	Vice President
Joe Terrill	Vice President

IN WITNESS WHEREOF, I have set my hand and affixed the seal of Regions Bank, an Alabama banking corporation, on this the 14th day of September, 2010.

SEAL

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Pamela R. Welch, Assistant Secretary