

This document prepared by and return to:  
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Tampa, FL 33614  
SFG: 10-213377  
FHA # 0936099301703

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### **SPECIAL WARRANTY DEED**

**THIS SPECIAL WARRANTY DEED** Made this 15<sup>th</sup> day of April, 2014 by Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP, 400 Countrywide Way, Simi Valley, California 93065-6298 hereinafter called the grantor, to SECRETARY OF HOUSING AND URBAN DEVELOPMENT, whose post office address is c/o Michaelson, Connor & Boul, Inc., 4400 Will Rogers Parkway, Suite 300, Oklahoma City, OK 73108, ATTN: Single Family Property Disposition, hereinafter called the grantee:

**WITNESSETH:** That the grantor, for and in consideration of the sum of \$10.00 and other good and valuable consideration, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, remise, release, convey and confirm unto the grantee, all that certain land situate in Citrus County, Florida, viz:

LOT 3 AND 4, BLOCK B, OF HIGHLAND ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE 68, OF THE PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1999, MAKE: MERITT LIVESTOCK TRAILER, VIN#: FLHML3B129621077, WHICH IS AFFIXED THERETO.

Parcel Identification Number: 17E18S140200 000B0 0030

THIS DEED IS NOT SUBJECT TO STATE OF FLORIDA DOCUMENTARY STAMP TAXES SINCE TITLE TO THE ABOVE PROPERTY WAS ACQUIRED BY GRANTOR BY FORECLOSURE OF A MORTGAGE INSURED UNDER THE NATIONAL HOUSING ACT AND IS BEING CONVEYED PURSUANT TO THE CONTRACT OF INSURANCE.

Subject to taxes for the current year and all subsequent years; and conditions, restrictions, easements, limitations, reservations and zoning ordinances of record.

**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 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 or all persons claiming by, through or under the said grantor.

IN WITNESS WHEREOF the grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP

Signed, sealed and delivered in the presence of:

\*By: [Signature] 4.1.14 Assistant Vice President (AVP) Printed Name: Heisa L. Washington  
\*Witness Signature: [Signature] 4.1.14 Printed Name: Dana Nicole Fidler  
\*ATTEST: [Signature] 4.1.14 Assistant Vice President (AVP) Printed Name: Kayla Marie Dennis  
\*Witness Signature: [Signature] 4.1.14 Printed Name: Gene R. Miller Jr

(Corporate Seal)

ACKNOWLEDGMENT

STATE OF Pennsylvania  
COUNTY OF Allegheny

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Heisa L. Washington and Kayla Marie Dennis, as AVP and AVP for Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, f/k/a Countrywide Home Loans Servicing, LP to me known and known to be the persons described in and who executed the foregoing instrument as Authorized Signatories for the National Association named therein and severally acknowledged before me they executed the same as such officers in the same and on behalf of said National Association.

WITNESS my hand and official seal in the County and State last aforesaid this 1st day of April, 2014.

[Signature]  
Notary Public  
My Commission Expires: 9-27-16  
(SEAL)

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Terri Johnson-Hart, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires Sept. 27, 2016  
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

**AFFIDAVIT CERTIFYING COPY OF  
CERTIFICATE OF ASSISTANT SECRETARY**

STATE OF Pennsylvania  
COUNTY OF Allegheny

BEFORE ME an officer authorized to take oaths, this day personally appeared Arlyn J Kalinski of Bank of America, N.A., who, being first duly sworn deposes and says:

I, Arlyn J. Kalinski, if called to testify in this matter would testify under oath and to the extent of my personal knowledge, based upon a review of the books and records kept in the regular course of business at Bank of America, N.A. ("BANA") concerning the following:

1. My name is Arlyn J. Kalinski and I am over 18 years of age and am competent to testify to the matters below.
2. I am an employee of BANA. My current job title at BANA is Vice President. I am authorized to sign this affidavit on behalf of BANA, as an officer of BANA.
3. Some of the information in this affidavit is taken from BANA's business records. I have personal knowledge of BANA's procedures for creating and maintaining these records. Such business records are: (a) made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; and (b) kept in the course of BANA's regularly conducted business activities. It is the regular practice of BANA to make such records. I have personal knowledge of the procedures of BANA with respect to the maintenance and retrieval of original Certificate of Assistant Secretary and the creation and maintenance of certified copies of such Certificate of Assistant Secretary.
4. Attached hereto as Exhibit 1 is a true and correct copy of the Certificate of Assistant Secretary dated as March 3, 2014, by Devra Lindgren, ("Grantor") appointing certain officers and persons fulfilling the same duties as successors to their offices or in successor offices of BANA.

*FURTHER AFFIANT SAYETH NOT.*

DATED: 3/05/2014

Arlyn J. Kalinski 3/05/2014  
Affiant's Signature

Arlyn J. Kalinski  
Affiant's Name

Vice President  
Affiant's Title

SWORN TO and subscribed before me this 5<sup>th</sup> day of March, 2014, by Arlyn J. Kalinski, as an Vice President of Bank of America, N.A. He she ( ) is personally known to me or ( x ) produced drivers license as identification.

Commonwealth of Pennsylvania  
Notarial Seal  
Dana M. Maguire, Notary Public  
North Beaver Twp., Lawrence County  
My Commission Expires April 16, 2017

Dana M. Maguire  
Notary Public  
My commission expires April 16, 2017

**Exhibit A**

**[CERTIFICATE OF ASSISTANT SECRETARY]**

*[attached hereto]*

**CERTIFICATE OF ASSISTANT SECRETARY  
OF  
BANK OF AMERICA, NATIONAL ASSOCIATION  
a national banking association**

The undersigned, a duly appointed and acting Assistant Secretary of Bank of America, National Association (the "Association"), a national banking association organized and existing under the laws of the United States of America and having its principal place of business in the City of Charlotte, County of Mecklenburg, State of North Carolina, does hereby certify that:

1. The following is a true and complete copy of an excerpt from the Bylaws of the Association, and the same is in full force and effect as of the date hereof:

**Section 5.2. Execution of Instruments.** All indentures, mortgages, deeds, conveyances, contracts, notes, loan documents, letters of credit, master agreements, swap agreements, guarantees, discharges, releases, satisfactions, settlements, affidavits, bonds, undertakings, powers of attorney, and other instruments or contracts may be signed, executed, acknowledged, verified, attested, delivered or accepted on behalf of the Association by the Chairman of the Board, the Chief Executive Officer, the President, any Vice Chairman of the Board, any Division President, any Managing Director, any Director (as described in Section 4.7 of these Bylaws), any Principal, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Officer, or any individual who is listed on the Association's personnel records in a position equal to any of the aforementioned officer positions, or such other officers, employees or agents as the Board of Directors, the Chief Executive Officer or any officer reporting directly to the Chief Executive Officer may direct in a written delegation kept in the minute book of the Association. The provisions of this Section 5.2 are supplementary to any other provision of these Bylaws and shall not be construed to authorize execution of instruments otherwise dictated by law.

2. Each of the individuals named on Exhibit A attached hereto is a duly elected or appointed and acting officer of the Association holding the title of **Assistant Vice President**.

IN WITNESS WHEREOF, I have hereunto signed my name on this 3rd day of March, 2014.

BANK OF AMERICA, NATIONAL ASSOCIATION

By: Devra Lindgren  
Devra Lindgren  
Assistant Secretary

**EXHIBIT A**  
**FORECLOSURE SERVICES DOCUMENT EXECUTION**  
**ASSISTANT VICE PRESIDENTS**

Abbott, Marquita LaRae	Carnino, Amy J.	Eckert, Whitney E.
Adragna, Jacklyn Ann	Carpenter, Shanique	Eckoff, Elyse A.
Alexander, Geramy Domic	Carr, Damon Lamont	Egan, Katherine M.
Ali, Shamim	Castner, Natalie Elizabeth	Ehrman, McKay Dodds
Altieri, Aimie Christine	Catalano, Bradley Frank	Elliott, Melissa Linn
Altman, Robert R.	Cawley, Jay S	Escamilla, Nina Danielle
Alvarenga, Natalie	Ceaser, Natasha	Estrin, Yisroel Tzvi
Anderson, Becky Lynn	Cephas, Jovan Sharee	Evans, Janie
Anderson, Jason Richmond	Chartrand, Erica Ashley	Ewing, Salvatrice M.
Armbruster, Elysha James	Cherkes, Jennifer Lynn	Ezikanyi, Nicole
Armstrong, Charles Wesle	Chesebrough, Terri Lynn	Fausnaught, Bradley
Arrington, Danielle Lynne	Chinchilla, Gregory David	Fazio, Shelley Rae
Augoustidis, Jackie Lyn	Christmann, Erica Renay	Ferguson Jr., William R.
Azeem, Milton P.	Clanagan, Tanya Lee	Fetkovich, Mary Beth
Bailey, Kevin Edward	Clayton, Cynthia E.	Fitts, Michael D.
Bajsec Jr., Michael	Connolly, Mary F.	Fitzgerald, Millicent
Baldwin, Robert Lane	Conwright, Charisma	Forbin, Patrick
Banks, Caressa Jenice	Coulehan, Megan Nicole	Foster, Dana Nicole
Banks, Jalisa	Covell, Robert	Foster, Danielle L.
Barry, Darlene Jeannette	Cramer, Caryn Elaine	Fought, Rochelle Renec
Beatty, Gloria Ann	Crane, Janathia Monique	Fowler, Jonathan R.
Bell, Carolyne Wanjiku	Cruz, Kimberly Marie	Franciscus, Charles James
Biggs, Paula R.	Cuglieri, Victoria Rosa	Francois, Regina Irving
Black, James Robert	Cummings, Sophia Lorraine	Freeman, Jarred Ryan
Black, Nicole	Dale Napper, Tanera Romyne	Fritsch, Matthew Mark
Blake, Jacole Shermayne	Daniels, Yanaganiza V.	Fuentes, Andra
Blasco, Janell Renee	Davis, Carol Gosnell	Fuller Jr., Acee
Bluemle, James Francis	Davis, Gordon W.	Fumey Nassah, Cynthia Adade
Boehme, Thomas Felix	Davis, Sherry D.	Galiszewski, Todd E.
Bolds, Rickey Trent	Delgado, Rochelle Anne	Ganison, DeKendrick K.
Bolick, Bryan R.	Dennis, Kayla Marie	Ganison, Everly Jasmin
Bombach, Jamie L.	Dennison, Evelyn Delores	Garcia, Marcela
Borgia, Matthew Allan	Dennison, Kevin Vaughn	Garofalo, Luigi
Bowers, Helen C.	Devita, Timothy James	Geresti, Jan Marie
Boyer, Joseph M.	Dickerson, Tai Vonteil	Gibson, Janice R.
Brandemarte, James M.	Dickson, Regina	Gichuki, Joyce N.
Brandstetter, Anthony F.	Dilla, Paul Michael	Ginyard, Jada Tshyra
Brandstetter, Julie M.	Divecchio Jr., Gino	Gogarty, Steven James
Branson, Alisha Lynn	Dolanch, Tyler J.	Golden, Charles Allen
Bratton, Teylore Laurice	Donovan, Lisa Maria	Gonzales, Ashley Rae
Brenen, Kasey M.	Dorsey, Keiondria	Gonzales, Eileen J.
Brown, Kimberly Ann	Drakeford Jr., Kevin R.	Gonzalez-Weikel, Lucy Lynn
Bullock, III, John	Dulick, Jacob	Graziani, Rosemarie
Bundred, Shannon	Duncan, Marlissa Renee	Grider, Raheim
Butler, Shelby Joe	Duratovic, Mirela	Griffin, Erik D.
Carmona, Elvia	Dzurinko, Kristen M.	Griffin, Verlina Ann

Grove, Susan Patricia  
Guerrero, Myra P.  
Haben, Alan  
Haley, Maria Cher  
Handyside, Daniel James  
Hannah II, Owen  
Hart, Takesha L.  
Harvey, Kimberly Gina  
Hassett, Benjamin Walter  
Havrilla-Spak, Kristen  
Hawkins, Danielle Monique  
Heath, Michael D.  
Herbert, Jamie  
Herman, Patricia A.  
Herman, Sara Nicole  
Hernandez, Celia Regina  
Hiersche, Evan D.  
Hillberry, Johnny Richard  
Hillberry, Justi Nicole  
Hillberry, Katelin Marie  
Hillman, Britany  
Hirak, Adam Michael  
Hirak, Anthony A.  
Hirschfield, Karalee A.  
Hitchin, Edwina  
Hodges, John  
Hoffman 2ND, Donald R.  
Holtz, Lisha Marie  
Hopson, Lisa Marie  
Hosey, Matthew J.  
Hostovich, Rose J.  
Howden, Christina  
Hudson, Renee T.  
Hughes, Jason James  
Hunter, Pamela Jean  
Hurley, Tricia Ann  
Ioli, Mark Joseph  
Jackson, Jr., Elmer A.  
Jackson, Regina A.  
Jakell, Shelley A.  
Jandrasits, Kristy Ann  
Jenkins, Junell  
Johnson, Carmeka Yeshay  
Johnson, Don  
Johnson, JaNell LaTrice  
Johnson, Norene Beatrice  
Johnson, Scott R.  
Johnson, Stephen Allen  
Jones, Charlene Michelle  
Jones, Michelle  
Jones, Venkia Claretta  
Joseph, Chasity Sharrell  
Juarez, Greg

Jugan, Sharon Marie  
Kames, Jay Robert  
Katraska, Joshua L.  
Kautzman, Christopher W.  
Kautzman, Marian Joann  
Kearns, Danita Jo  
Kelly, Mondell  
Kenney, Dorothea M.  
Kerestes, Kevin Anthony  
Kindler, Elliot  
King, Andrea Melissa  
Knerr, Janet Lynn  
Koons, Karen Elaine  
Kopp, Nancy  
Koslosky, Lauren A.  
Kotchey, Jenifer Frances  
Kowcheck, Sonja  
Krane, Ryan R.  
Krenitsky, Robert Andrew  
Kroll, Kody Nathaniel  
Kroma, Mary Washington  
Krystek, Ann M.  
Kurth, Donna Jean  
Kusich, Samantha Yvonne  
Kwolek, John Dennis  
Lacey, Joseph Wayne  
Laube, Bethany Lynn  
Lawson, Tiffany R.  
Lenhart, Tara  
Leonhard, Nicholas S.  
Lewarchik, Michael Paul  
Lewis, Chanell Lee  
Lippert, Tanya Jean  
Lischner, Charles  
Lockard, Rhonda Renee  
Loebbig, Charla Jen  
Lombardo Jr., Frederick A.  
Long, Matthew R.  
Lowe, Jazzmeyne Charlae  
Lowrie, Alicia Marie  
Lucas, Jacob Lee  
Lucas, Ryan Paul  
Lyon, Christiny A.  
Macormac, Evelyn  
Manko, Jonathan Louis  
Marcus, Patrice M.  
Maroz, Viktoryia A.  
Marsh, Lorene  
Martin Sr., Gary W.  
Martin, Kellie Sharee  
Martin, Michael Anthony  
Martorella, Christian Jacob  
Mata, Trudy L.

Mathews, Linda Ann  
Matsey, Marc Raymond  
Matthews, Arthea Chenel  
Matthews, Nicole Lyn  
McCabe, Mary S.  
McCreary, Anthony Randall  
McElrath III, Samuel Lancie  
McElwain, Brian Lee  
McNair, Michelle L.  
Medina, Claudeth  
Melvin, Melissa D.  
Meyers, Kimberly Ann  
Nicholas, Matthew T.  
Miles Jr., Michael John  
Miller, Janet R.  
Miller, Jr., Gene R.  
Mistick, Charlotte B.  
Mitchell, Whitney  
Mock, Alexi Renee  
Moffitt, Maleita V.  
Moore, Tametka  
Morgan, Courtney  
Morgan, Lori Ann  
Mornak, Matthew P.  
Morris, Kelly R.  
Mosberger, Shaun Robert  
Moses, Lolita L.  
Musulin, Linda  
Mutschler, Judith L.  
Nase, Catherine A.  
Nestor, Adina Marie  
Nunez, Dwayne A.  
Olander, Dana Gail  
Outman, Robert Leon  
Owings, William D.  
Pacelli, Jessica  
Pack, Judy Smith  
Pajewski, Sandra Lyn  
Palmer, Elizabeth J.  
Panzino, Lynne M.  
Papariella, Joseph M.  
Paredes, Perla Marina  
Paris, Steven J.  
Pascal, Robert C.  
Pearson, Renee Fazi  
Pecosh, Thomas Edward  
Pelesky,Carolynn  
Peretin Jr., Joseph A.  
Petyk, Matthew Paul  
Pham, Luan  
Pham, TuUyen  
Pluebell, Rachel Elizabeth  
Podroskey, Bradley Richard

Porter, Jacqueline D.  
Premick, Robert J.  
Prince, Tammie  
Prock, Karen Marie  
Pukanic-Smail, Constance Jean  
Pulver, Raymond Glen  
Pyles, Nelson W.  
Rainey, Victoria  
Redling, Beth Ann  
Reece, Anthony Kirk  
Reese, Michelle A.  
Renock, Rachel Ann  
Reynolds, Tiona Larayne  
Rhoades, Brandon Lee  
Rhoades, Denise Nicole  
Rhodes, Regina Lenale  
Rich, Ginny  
Rideout, Denise P.  
Roberts, Ashley Marie  
Robertson Darkoh, Andrea  
Rodriguez, John Carlos  
Rolfe, Clement  
Romano Jr., John V  
Romashko, Dawn M.  
Rosile, Laura Ann  
Russell, Mary  
Rutkowski, Cherrie Lynn  
Sabina, David Mark  
Salapow, Kathleen D.  
Sanders, Delores M.  
Sanders, Marchelle Chyann  
Santos, Anna C.  
Sargent, Jonathan Charles  
Sauer, Christen  
Sauers, Kristen L.  
Saxon, Jesse J.  
Sayre, Brian Christopher  
Scantling, Khamil Monique  
Schweitzer, Jamie Christine  
Scott, Michael James

Shears II, Clayton  
Sherer, Adele Ruth  
Short, Kellie  
Singleton, Ulysees P.  
Sipe, Denise  
Skelly, Cara Lynn  
Smith, Danielle  
Smith, Melva Marie  
Smith, Shauna Marie  
Smith, TaLor Ashlee  
Smith, Yulonda Marie  
Soto Lopez, Stalia M.  
Spera, Lacy Lynn  
Spisak, Deana Eleanor  
Stallworth, Harold  
Stedeford, Oliver Daniel  
Steighner, Christine M.  
Stephenson, Matthew Thomas  
Stewart III, Augustus Thomas  
Stewart, Antoinette  
Stewart, David Shawn  
Stewart, Ronald Wade  
Stilwell, Denise L.  
Stoyanoff, David D.  
Stupakis, Nicholas G.  
Sumrall, Kimberly Yetta  
Susick, Julia  
Swan, Belinda Lou  
Sweazen, Barbara Ann  
Swinton, Brenda G.  
Szymanski, Jaclyn Christina  
Temple, Joshua Andrew  
Terry, Kimberly  
Thein, James Joseph  
Thiry, Eileen P.  
Thomas, Duane Wells  
Thomas, Tramelie M.  
Thompson, Christopher M.  
Tichenor, Lindsay Nichols  
Timms, Jason Lee

Titus Sr., Paul Michael  
Tooks, Suprena Lanell  
Tornetta, Michael G.  
Townsend-Brown, Lisa K.  
Trapletti, Jason Daniel  
Trollinger, William G.  
Tull, Mary Louise  
Turner, Nicole Lee  
Ulander, Brianne  
Varner, Shannon Nicole  
Viser, LaKenya LaFaye  
Vought, Lindsey Ann  
Walker, Gricel E.  
Walker, Lisa Martin  
Wallace, Laureen Lynn  
Wallover, James  
Wang, Nicholas Gilmer  
— Washington, Leisa L. —  
Washington, Symeon  
Wells, Clarissa Chawnte  
Wian, Tabitha R.  
Wilkerson Sr., Marlon L.  
Wilkerson, Shawndolyn M.  
Williams Jr., Anthony  
Williams, Anita Michelle  
Williams, Jacontance Danielle  
Wilson III, Lewis  
Wilson, Arkina Donte  
Wilson, Tiffani M.  
Wilson-Crawford, Elizabeth Lynn  
Witt, Ryan E.  
Wojciechowski, Debra Lee  
Woods, Jacqueline  
Yagusic, Carol Ann  
Yates, Shari Lynn  
Yeckley, Brendan Paul  
Yuille, Lorri A.  
Yustince, Rebekah  
Zupke, Paul O.