

THIS INSTRUMENT PREPARED BY:
Sirote & Permutt, P.C.
1201 S. Orlando Ave., Suite 430
Winter Park, FL 32789

INVESTOR NUMBER: 0212864647

PennyMac

SF#: 23540

MORTGAGOR(S): EDGAR L. LOWER AND KASSIE LOWER

Grantee's Address:

The Secretary of Veterans Affairs

ATTN: VA REO - VA Title Dept.

C/o Department of Veterans Affairs Loan Guaranty Service

3401 West End Avenue, Suite 760 W.

Nashville, TN 37203

STATE OF FLORIDA)
COUNTY OF CITRUS)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Ten Dollars (\$10.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **PennyMac Loan Services, LLC, 3043 Townsgate Road #200, Westlake Village, CA 91361**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns, at VA Regional Loan Center, C/o Department of Veterans Affairs Loan Guaranty Service, 3401 West End Avenue, Suite 760 W., Nashville, TN 37203**, as their interest may appear, the following described real estate situated in Citrus County, Florida:

Lot 21, Block 14, CITRUS SPRINGS UNIT 1, according to the plat thereof as recorded in Plat Book 5, Pages 89 through 106, inclusive, Public Records of Citrus County, Florida.

Property Address: 10338 North Allwood Terrace, Citrus Springs, FL 34434.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

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 specially warrants the title to said land and shall forever defend the right and title to said tract or

parcel of land unto Grantee, and its heirs, legal representatives, successors and assigns of Grantee,
against the claims of all persons claiming by, through or under Grantor.

SIGNED, SEALED AND DELIVERED by Grantor the day and year first above written.

May 16, 2018 (SEAL)

GRANTOR:

PennyMac Loan Services, LLC

By: 

Printed Name: Francisco Guadiana

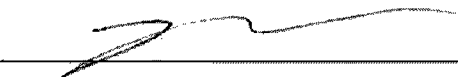
Title: Authorized Representative

Witnessed 1:



Printed Name: Andrea Dargatzis

Witnessed 2:



Printed Name: Julio Luna

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of Texas
County of Tarrant

On May 16, 2018 before me, Elsie Kroussakis Notary Public
(insert name and title of the officer)

personally appeared Francisco Guadiana Authorized Representative,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged to me that he/she/they executed
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on

the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under the PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Elsie Kroussakis

