

**NOTE TO EXAMINER:**

The consideration for this property is \$110,000.00

This Instrument Was Prepared By and  
Record and Return To:

Karen S. Leopold, Esq.  
REO TITLE COMPANY OF FLORIDA, LLC  
20801 Biscayne Boulevard, Suite 501  
Aventura, FL 33180

Folio #04 31 17 81396 005 0060

**SPECIAL WARRANTY DEED**

This Special Warranty Deed is made this 24 day of June, 2009, by FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION, organized and existing under the laws of United States of America, whose mailing address is 13455 Noel Road, Dallas, Texas 75240 ("Grantor"), in favor of Matthew Kreger and Jessica Kreger, husband and wife and Richard Kreger, whose mailing address is 859 48th Avenue, N, St. Petersburg, FL 33703 ("Grantee"),

WITNESSETH: That Grantor, for and in consideration of the sum of \$10.00 and other good and valuable consideration, the receipt of which is hereby acknowledged, by these presents does grant, bargain, sell, alien, remise, release, convey and confirm unto Grantee the parcel of real property situated in Pinellas County, Florida, described as follows:

Lot 6, Block 5, SHORE ACRES BUTTERFLY LAKE REPLAT - UNIT FIVE, according to the Plat thereof, as recorded in Plat Book 50, Page 6, of the Public Records of Pinellas County, Florida.

TOGETHER with all tenements, hereditaments, appurtenances, rights, reversions or reservations belonging thereto.

SUBJECT to taxes for the year 2009 and subsequent years; conditions, limitations, restrictions and easements of record which are not reimposed by this instrument and zoning ordinances and government regulations, if any.

GRANTOR conveys title by Special Warranty Deed without covenants of title or the equivalent for the State the property is located. Grantor makes no representations or warranties of any kind or nature whatsoever, whether expressed, implied, implied by law or otherwise, concerning the condition of the title of the property.

GRANTEE herein is prohibited from conveying the subject property to a bona fide purchaser for value for a sales price of greater than \$110,000.00 times 120%, for a period of 3 months from the date of this deed. Grantee is also prohibited from encumbering the subject property with a security instrument in the principal amount of greater than \$110,000.00 times 120%, for a period of 3 months from the date of this deed. These restrictions shall run with the land and are not personal to Grantee.

TO HAVE AND TO HOLD the same in fee simple forever.

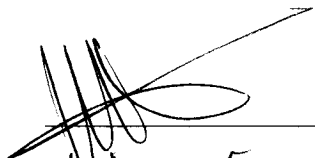
AND the Grantor hereby covenants with the Grantee that the Grantor is lawfully seized of the real property in fee simple, that the Grantor has good right and lawful authority to sell and convey the real property, that the Grantor hereby fully warrants the title to the real property and will defend the same against the lawful claims of all persons claiming by, through and under the Grantor, but none other.

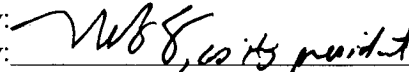
IN WITNESS WHEREOF, this instrument has been executed by the Grantor as of the day and year first above written.


Witnesses as to Grantor:

FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION

By: BEN-EZRA & KATZ, P.A., its Attorney-in-Fact

  
\_\_\_\_\_  
Victoria Fernandez  
Print name of Witness

By:   
\_\_\_\_\_  
Name: Marc Ben-Ezra  
Title: President

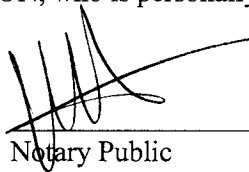
  
\_\_\_\_\_  
Sabrina Navarro  
Print name of Witness

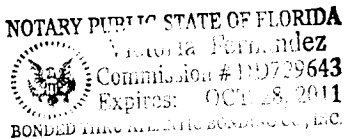
STATE OF FLORIDA

COUNTY OF MIAMI-DADE

The foregoing instrument was acknowledged before me this 24 day of June, 2009, by Marc Ben-Ezra, as President of BEN-EZRA & KATZ, P.A., as Attorney-in-Fact for FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION, who is personally known to me.

My commission expires:

  
\_\_\_\_\_  
Notary Public  
Print name: Victoria Fernandez



CFN # 108519062, OR BK 46118 Page 1077, Page 1 of 3, Recorded 04/08/2009 at 01:42 PM, Broward County Commission, Deputy Clerk 2090

**THIS INSTRUMENT PREPARED BY:**

Name: Gary A. Korn, Esq.  
REO Title Company of Florida, LLC  
Address: 20801 Biscayne Blvd., #501  
Aventura, FL 33180

**LIMITED POWER OF ATTORNEY TO EXECUTE DOCUMENTS**

RECORD AND RETURN TO:  
Name: REO Title Company of Florida, LLC  
Address: 20801 Biscayne Blvd., #501  
Aventura, FL 33180


FANNIE MAE, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 14221 Dallas Parkway, Suite 1000, Dallas, Texas 75254, constitutes and appoints Ben-Ezra & Katz, PA, organized under the laws of the State of Florida, with an office for the conduct of business at 2901 Stirling Road, Suite 300, Fort Lauderdale, Florida 33312, as its true and lawful Attorney-in-Fact, and in its name, place, and stead and for its use and benefits, to do all things, and execute all documents, necessary and appropriate to conduct, or vacate, foreclosure proceedings in the State of Florida and, further, to execute, endorse, and acknowledge all documents customary and reasonably necessary and appropriate for the escrow or closing of sales and the conveyance of real properties owned by Fannie Mae in the State of Florida. Such powers shall include, but are not limited to, the following:

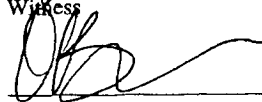
1. Deeds transferring the real property and improvements owned by Fannie Mae;
2. Settlement/Closing Statements;
3. Affidavits and Indemnifications as to Debts and Liens;
4. Tax Proration Agreements;
5. Seller's Affidavits and Agreements;
6. Errors and Omissions Correction Agreements;
7. Entry of bid at a foreclosure sale;
8. Assignment, or acceptance of an assignment of a foreclosure bid;
9. Execution of any other approved document as directed by Fannie Mae.

The rights, powers, and authority of the Attorney-in-Fact to exercise the rights and powers herein granted shall commence and be in full force and effect until the first to occur of the following:

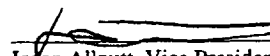
1. December 31, 2013; or
2. the execution and recording of a Termination of Limited Power of Attorney by Fannie Mae of such rights, powers, and authority.

EXECUTED this 27<sup>th</sup> day of October, 2008

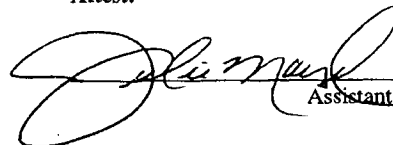
  
\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Witness

FANNIE MAE

  
\_\_\_\_\_  
Jason Allnutt, Vice President

Attest:

  
\_\_\_\_\_  
Assistant Secretary

(3)

ACKNOWLEDGMENT

STATE OF TEXAS  
COUNTY OF DALLAS

On this 21 day of October, 2008, before me appeared Jason Allnutt and Julie M. Leonard, to me personally known, who, being by me duly sworn, did say that they are the Vice President and Assistant Secretary of Fannie Mae, a federal chartered corporation organized and existing under the laws of the United States, having its principal office in the City of Washington, District of Columbia, and that the seal affixed to said instrument is the corporate seal of said corporation by authority of its board of directors, and said Vice President and Assistant Secretary acknowledged said instrument to be the free act and deed of said corporation.

M. Weakly  
Notary Public

My Commission Expires: 6/9/09

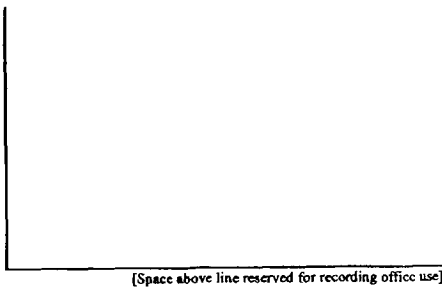


**RECORD AND RETURN TO:**

Name: REO TITLE COMPANY OF FLORIDA, LLC  
Address: 20801 Biscayne Blvd., #501  
Aventura, FL 33180

**THIS INSTRUMENT PREPARED BY:**

Name: GARY A. KORN, Esquire  
Address: REO TITLE COMPANY OF FLORIDA, LLC  
20801 Biscayne Blvd., #501  
Aventura, FL 33180



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**CORPORATE RESOLUTIONS**

The undersigned, MARVIN KATZ, as Secretary of BEN-EZRA & KATZ, P.A., hereinafter called the "LAW FIRM", hereby certifies as follows:

At a special Meeting of the Board of Directors of the LAW FIRM, held on January 1, 2009, the following Resolutions were unanimously adopted by the Board of Directors, to-wit:

**WHEREAS**, the LAW FIRM has been appointed as an Attorney-in-Fact for Fannie Mae a/k/a Federal National Mortgage Association, pursuant to that certain Limited Power of Attorney to Execute Documents (the "Limited Power of Attorney") for the purpose of executing certain documents in connection with the sale of Florida real property owned by Fannie Mae; and

**WHEREAS**, the LAW FIRM has designated REO TITLE COMPANY OF FLORIDA, LLC, a Florida limited liability company ("REO TITLE") as Authorized Agent for and on behalf of the LAW FIRM, for the sole purpose of executing documents on behalf of the LAW FIRM, in its capacity as Attorney-in-Fact for Fannie Mae a/k/a Federal National Mortgage Association under the Limited Power of Attorney;

**NOW THEREFORE**, be it

**RESOLVED**, that the LAW FIRM hereby designates REO TITLE as Authorized Agent for and on behalf of the LAW FIRM, for the sole purpose of executing all documents in connection with the sale of Florida real property by Fannie Mae a/k/a Federal National Mortgage Association, as authorized and permitted to be done by the LAW FIRM, pursuant to the Limited Power of Attorney;

**RESOLVED**, that KAREN LEOPOLD (President of REO TITLE) or GARY A. KORN (Vice-President of REO TITLE) or NORMAN LEOPOLD (Vice-President of REO TITLE) or JENNIFER SNYDER (Vice President of REO TITLE) are the only individuals authorized to execute documents on behalf of REO TITLE, as the Authorized Agent of the LAW FIRM for the purposes recited hereinabove; and

**FURTHER RESOLVED**, that this designation of REO TITLE as Authorized Agent on behalf of the LAW FIRM shall take effect immediately and shall remain in full force and effect through and including March 1, 2010, unless this designation is terminated prior to March 1, 2010 by written instrument executed by the LAW FIRM and delivered to REO TITLE.

IN WITNESS WHEREOF, the undersigned has executed this instrument this 31 day of March, 2009.

Witnesses:  
WBS  
Print Name: Marvin Ben-Ezra  
[Signature]  
Print Name: Victoria Fernandez

BEN-EZRA & KATZ, P.A.  
By: [Signature]  
MARVIN KATZ, Secretary

STATE OF FLORIDA  
COUNTY OF BROWARD

The execution of the foregoing instrument was acknowledged before me this 31 day of March, 2009, by MARVIN KATZ, as Secretary of BEN-EZRA & KATZ, P.A., who is personally known to me.

My Commission Expires:  
NOTARY PUBLIC-STATE OF FLORIDA  
Victoria Fernandez  
Commission #DD729643  
Expires: OCT. 28, 2011  
BONDED THROUGH ATLANTIC BONDING CO., INC.

[Signature]  
Notary Public  
Print Name: Victoria Fernandez



I hereby certify this document to be a true correct and complete copy of the record filed in my office. Dated this 5th day of April, 2009.  
By [Signature] Deputy Clerk