

Prepared by and Return to:
Orlando Amador, Esq.,
Florida Bar number 39265
Albertelli Law
5404 Cypress Center Dr, Ste 300
Tampa, FL 33609
16-033454
Exempt from stamp tax as transfer from bank to
VA/HUD. Rule 12B-4.014(9)

_____[SPACE ABOVE THIS LINE FOR RECORDING DATA]_____

SPECIAL WARRANTY DEED

THIS INDENTURE, between **PennyMac Loan Services, LLC**, c/o Pennymac Holding, LLC, P.O. BOX 514387, Los Angeles, CA 90051-4387 party of the first part, and **The Secretary of Veterans Affairs, an Officer of the United States** c/o Department of Veterans Affairs, Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN 37203, party of the second part:

THAT the said party of the first part, for and in consideration of the sum of **TEN AND NO/100 (\$10.00) DOLLARS**, to it in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said party of the second part, and its assigns forever, the following-described land, to-wit:

LOT 13, BLOCK G, TROPIC HILLS UNIT-2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 58, PAGE 5, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

**PARCEL ID#:19/29/16/92340/007/0130
A/K/A: 1282 FRUITLAND AVENUE, CLEARWATER, FL 33764**

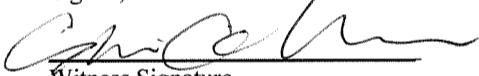
SUBJECT TO: Real estate taxes for 2018 and subsequent years; conditions, restrictions, limitations and easements of record;

TO HAVE AND TO HOLD the same unto the said party of the second part in fee simple.

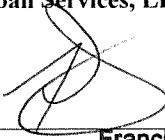
AND the said party of the first part does hereby covenant with the said party of the second part that, except as above noted, that at the time of the delivery of this deed the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through or under it, but against none other.

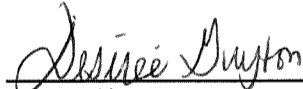
Dated this 17 day of October, 2018.

Signed, Sealed and Delivered in Our Presence:


Witness Signature
Print name: Cashia Coleman
(Pursuant to Fla. Statute 695.26)

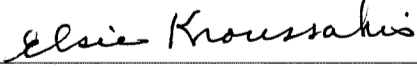
PennyMac Loan Services, LLC

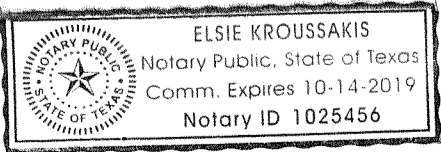
By: 
Printed Name: Francisco Guadiana
Title: Authorized Representative
(Pursuant to Florida Statute 692.01)


Witness Signature
Printed name: Desiree Guyton
(Pursuant to Fla. Statute 695.26)

(Affix Corporate Seal)
STATE OF Texas
COUNTY OF Tarrant

The foregoing instrument was acknowledged before me this 17th day of October, 2018 by Francisco Guadiana who is Authorized Representative of PennyMac Loan Services, LLC who is personally known to me and/or who produced identification.

My Commission Number 1025456
and Expiration Date: 10-14-2019 
Notary Public — State of Texas



ASSISTANT SECRETARY'S CERTIFICATE

PENNYMAC LOAN SERVICES, LLC

The undersigned, a duly appointed and acting Assistant Secretary of PennyMac Loan Services, LLC, a Delaware limited liability company (the "Company"), hereby certifies the following on behalf of the Company:

1. Attached hereto as Exhibit A is a true, correct and complete copy of resolutions duly adopted by the Board of Directors of the Company on March 14, 2017 (the "Resolutions"). The Resolutions are in full force and effect and have not been amended, modified or rescinded as of the date hereof.
2. Attached hereto as Exhibit B is a true, correct and complete copy of a designation of the Company dated September 29, 2017 (the "Designation"). The Designation has not been further amended, modified or rescinded and is in full force and effect in the form adopted as of the date hereof.
3. That Francisco Guadiana is a duly designated Authorized Representative of the Company pursuant to the Resolutions and the Designation.

IN WITNESS WHEREOF, I have hereunto signed my name effective as of the 8th day of February, 2018.

PENNYMAC LOAN SERVICES, LLC

By: Devra Lindgren
Name: Devra Lindgren
Title: Assistant Secretary

EXHIBIT A**RESOLUTIONS ADOPTED BY THE
BOARD OF DIRECTORS OF
PENNYMAC LOAN SERVICES, LLC
MARCH 14, 2017****Loan Production and Servicing Documents and Activities**

RESOLVED, that the Executive Chairman, the Chief Executive Officer, the President, any Senior Managing Director, the Secretary, and the Treasurer of the Company (each, an "Authorized Officer"), be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name, to:

- a) execute, endorse and/or deliver mortgages, deeds of trust, security deeds, promissory notes, loan applications, HUD-1s, Truth in Lending disclosure statements, Loan Estimates, Closing Disclosures, and similar and related documents and instruments (the "Origination Documents"), with all ordinary and necessary endorsements, acknowledgments, notarizations, certifications and affidavits, as may be necessary or appropriate to effectively offer and originate loans to consumers (the "Origination Activities");
- b) execute, endorse and/or deliver assignments of mortgage and deeds of trust, allonges, endorsements, and similar and related documents and instruments (the "Transfer Documents") necessary to effectively transfer mortgage loans in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "Transfer Activities");
- c) execute, endorse and/or deliver deeds, bills of sale and/or other instruments of sale, conveyance and transfer and similar and related documents and instruments (the "REO Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, notarizations, certifications and affidavits, and supporting and related documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof of documents relating to the transfer of any interest in real estate in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "REO Activities");
- d) execute, endorse and/or deliver modification agreements, deeds in lieu of foreclosure, short sale agreements, forbearance agreements, repayment plans, trial plans and similar and related documents and instruments (the "Loss Mitigation Documents") necessary in order for the Company to modify mortgage loans and accept deeds in lieu of foreclosure, short sales, forbearance agreements or repayment plans under any contract, agreement or commitment the Company has with any customer or customer

representative, including but not limited to the execution of documents on an investor's behalf (the "Loss Mitigation Activities");

- e) execute, endorse and/or deliver subordination agreements, lien releases, reconveyances, bailee letters, oil and gas leases, assumption agreements, release of liability agreements, claims-related documentation for investors, insurers or court proceedings, and similar and related documents and instruments, as well as correspondence on behalf of the Company to consumers, customers, regulators, government officials, investors and other third parties (the "Servicing-related Documents"), for the Company to service mortgage loans (the "Servicing-related Activities");
- f) execute, endorse and/or deliver settlement agreements, affidavits, declarations, certifications, verifications, and similar and related documents and instruments (the "Litigation Documents") and provide oral or written testimony or otherwise appear and represent the Company in connection with litigation, arbitration or mediation matters or in response to subpoenas necessary for the Company to effectively bring or defend litigation from time to time in its ordinary course of business as a mortgage loan originator or servicer (the "Litigation Activities");

RESOLVED FURTHER, that the Authorized Officers of the Company shall have the authority to take any and all actions ("Other Actions") and consummate the Origination Activities, the Transfer Activities, the REO Activities, the Loss Mitigation Activities, the Servicing-related Activities and the Litigation Activities (collectively, the "Loan Production and Servicing Activities"), which are required or necessary in order for the Company to originate residential and/or commercial mortgage loans or perform its obligations under any contract, agreement or commitment the Company has with any third party to service or subservice residential and/or commercial mortgage loans, including but not limited to the execution and/or correction of documents on the client's or investor's behalf;

RESOLVED FURTHER, that the Authorized Officers, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Representatives, pursuant to and in a manner consistent with the Company's existing Signing Authority Policy and Signing Authority Procedure, such additional individual(s) as such Authorized Officer may deem necessary to (i) execute and/or deliver the Origination Documents, the Transfer Documents, the REO Documents, the Loss Mitigation Documents, the Servicing-related Documents and the Litigation Documents (collectively, the "Loan Production and Servicing Documents") and (ii) take Other Actions;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these

resolutions, (ii) the names of the Authorized Officers and Authorized Representatives authorized to execute the Loan Production and Servicing Documents, take Other Actions and consummate the Loan Production and Servicing Activities, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Representatives;

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company; and

RESOLVED FURTHER, that the foregoing resolutions replace and supersede in their entirety the resolutions previously adopted by the Board on February 11, 2016.

EXHIBIT B

PENNYMAC LOAN SERVICES, LLC

DESIGNATION AND AUTHORIZATION BY AN AUTHORIZED OFFICER

LOAN PRODUCTION AND
SERVICING DOCUMENTS AND ACTIVITIES

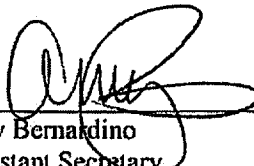
Pursuant to the authority granted to the undersigned by resolutions attached hereto as Exhibit A (the "Resolutions"), which were adopted as of March 14, 2017 by the Board of Directors of PennyMac Loan Services, LLC (the "Company"), the undersigned hereby appoints the individuals set forth on Exhibit B attached hereto as authorized representatives of the Company (each, an "Authorized Representative"), for the purpose of taking any and all actions authorized to be taken by an Authorized Representative as set forth in the Resolutions, subject to the restrictions listed opposite their respective names, until such Authorized Representative's earlier resignation or removal.

This Designation and Authorization is dated as of the 29th day of September, 2017, and it shall remain in full force and effect until superseded by a designation and authorization dated subsequent to the date hereof.

PENNYMAC LOAN SERVICES, LLC



Jeffrey P. Grogin
Senior Managing Director and
Chief Administrative and Legal Officer
(Authorized Officer)



Amy Bernardino
Assistant Secretary
(Secondary Signer)