Prepared by: Frances Suarez McKinney Rubin Lublin Suarez Serrano, LLC 1355 Terrell Mill Road Bldg. 1472, Suite 100 Marietta, GA 30067

Record & Return to: Jennifer Rivers & E. Vaughan Rivers 2245 Reed St. Orange Park, FL 32073

Property Appraiser's Parcel # 070426-011854-000-00

SPECIAL WARRANTY DEED

WITNESSETH, for valuable considerations in hand paid, the receipt whereof is hereby acknowledged, the Grantor has granted, bargained, sold and conveyed unto the Grantee and by these presents does grant, bargain, sell and convey unto the Grantee, the following described parcel or tract of land lying and being in Clay County, Florida, to-wit:

LOT 25, BLOCK 4, BELLAIR UNIT NO. 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGES 26 AND 27, OF THE PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.

A/K/A 455 W CLERMONT DRIVE, ORANGE PARK, FL 320730000

This transfer involves an agency of the United States Government and is therefore exempt from documentary stamp tax.

And the Grantor does hereby covenant that the title to said property is free from all encumbrances made by Grantor, and GranTor does hereby bind Grantor's successors and assigns to warrant and forever defend the title to said property to the Grantee above named and Grantee's successors and assigns against every person lawfully claiming the property, or any part thereof, by through or under the Grantor, but not otherwise.

IN WITNESS WHEREOF, the said Grantor has hereunto set his/her hand and seal the day and year set forth above.

Signed, sealed and delivered in the presence of:

Print Name: Charia Turner

Print Name: Stephanie Allen

Pursuant to Provisions of 38 U.S.C. 3720(a)(6), The Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

SECRETARY OF VETERANS AFFAIRS, AN OPFICER OF THE UNITED STATES

OF AMERICA.

Spriet, Assistant Secretary

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BY COUNTRYWIDE HOME LOANS PURSUANT TO A DELEGATION OF AUTHORITY FOUND IN

38 C.F.R. 36.4342(F) BY: Amy Spriet

Assistant Secretary

STATE OF TEXAS COUNTY OF COLLIN

On this date before me personally appeared

Amy Spriet, Assistant Secretary Pursuant to a delegation of authority contained In 38 C.F.R. Section 36.4342(f), to me known To be the person who executed the foregoing Instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the Same as the free act and demand of said Secretary.

In Witness Whereof, I have hereunto set my hand And affixed my official seal in the State of Texas aforesaid this 7th day aforesaid, this 7th day of

, 2010.

Notary Public

My commissions Expires:

NOTARIAL SEAL