

The area above this line is for the use of the recording official

This instrument was prepared by and return to:
MORRIS/HARDWICK/SCHNEIDER, LLC
5110 EISENHOWER BLVD
SUITE 120
TAMPA, FL 33634
(813) 319-1268
MHS# FL-97003359-09

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Special Warranty Deed

This Special Warranty Deed made this 27 day of March, 2013 between CitiMortgage, Inc. whose post office address is 1000 Technology Drive, O'Fallon, MO 63368, Grantor, and SECRETARY OF VETERANS AFFAIRS whose post office address is P.O. Box 1437 St. Petersburg, FL 33731, Grantee:

(Whenever used herein the terms Grantor and Grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said Grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in Clay County, Florida, to-wit:

LOT 21, SPENCERS CROSSING UNIT 1, ACCORDING TO THE PLAT THEREOF AS
RECORDED IN PLAT BOOK 26, PAGES 18, 19, 20, 21 AND 22 OF THE PUBLIC RECORDS
OF CLAY COUNTY, FLORIDA.

Parcel ID: 04-04-25-007867-0004-22

Property Address: 3590 OLD SAWMILL COURT, ORANGE PARK, FL 32073

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 the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under Grantors.

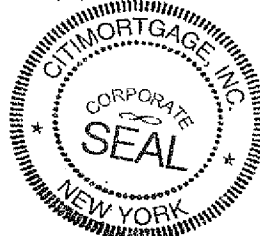


In Witness Whereof, Grantor has hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Roxanne Collins 3-27-13 By: Howard Kaid III 3/27/13
 Witness Name: Roxanne Collins CitiMortgage, Inc. **Howard Kaid III**
Chrissy Moffatt 3-27-13 Vice President -
 Witness Name: Chrissy Moffatt Document Control
 State of Missouri
 County of St. Charles

(Seal)



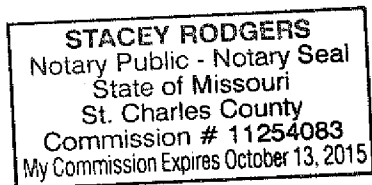
The foregoing instrument was acknowledged before me this 27 day of March,
2013 by Howard Kaid III for CitiMortgage, Inc. who is Vice President - Document Control
 of the corporation. (He/she ☒) is personally known to me or [] has produced a driver's license as
 identification.

[Notary Seal]

Stacey Rodgers
 Notary Public

Printed Name: Stacey Rodgers

My Commission Expires: 10-13-15



Affidavit

The undersigned, upon being duly sworn, under oath, states as follows:

1. That my name is David Burnette, AVP, and I am an Assistant Vice President of Citimortgage, Inc.

3. That, by virtue of the Unanimous Joint Consent of the Executive Committee of the Board of Directors of Citimortgage, Inc. dated September 15, 2010, a copy of which is attached hereto and incorporated herein by this reference (hereinafter "Unanimous Joint Consent") certain employees of the Default Document Execution Department, known as Document Control Officers, are authorized to execute, acknowledge and deliver certain documents as listed in the Unanimous Joint Consent.

4. That, as of the date of this Affidavit, Document Control Officers of the Default Document Execution Department of Citimortgage, Inc. include, but are not limited to, the following persons authorized to execute documents pursuant to the Unanimous Joint Consent:

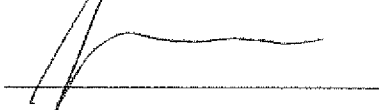
- | | | |
|---------------------------|----------------------|-----------------------|
| ▪ Daniel Berra | ▪ Cristy Welfenberg | ▪ Sharis Gray |
| ▪ Beverly Gallimore | ▪ Zachariah Wright | ▪ Annette Peel |
| ▪ Caroline Mcdaniels | ▪ Ryan Dailey | ▪ Kristine Kuert |
| ▪ Amy L Meyer | ▪ Kimberly Dinwiddie | ▪ Brian Southards |
| ▪ Patricia A. Schollmeyer | ▪ Tarah Holzum | ▪ Eugenia Finnegan |
| ▪ Pam Weber | ▪ Cheryl Garrett | ▪ Ashley Nesbit |
| ▪ Lisa Lee Mays | ▪ Jennifer Baker | ▪ Kyle Barton |
| ▪ Kimberly M. Knickmeyer | ▪ Amy Norman | ▪ Karen Green |
| ▪ Michael T. Evett | ▪ Elizabeth Summers | ▪ Denah Gramalino |
| ▪ Rita F. Mackenberg | ▪ Lauren Talley | ▪ Jessica Rivera |
| ▪ Felicia M. Simmons | ▪ Shelia McReynolds | ▪ Rosa Wilmes |
| ▪ Dara R. Dugger | ▪ James Bender | ▪ Jennifer Andrews |
| ▪ David C. Lough | ▪ Theodore Wenzlick | ▪ Pam Molloy |
| ▪ Julia Marie Bocklage | ▪ Suzanne Strass | ▪ Dawn Kuhn |
| ▪ Vickie J. Terry | ▪ Penny White | ▪ Dan Mesey |
| ▪ Roxanne Collins | ▪ Tamara Parry | ▪ Mike Rockamore |
| ▪ Howard Kaid III | ▪ Sheila Thomason | ▪ Todd Keller |
| ▪ Stephanie A. Green | ▪ Becky Hancock | ▪ Veronica Y Crigler |
| ▪ Bernita Bell | ▪ Tammi Bowlby | ▪ Kelly Bale |
| ▪ Crystal Berry | ▪ Victoria Scott | ▪ Robert A Raymer Jr |
| ▪ Zahra Ahrari | ▪ Gina Slivinski | ▪ Gina Fister |
| ▪ Chrissy Moffatt | ▪ Thomas Baucom | ▪ Pam Hubbell |
| ▪ Jeff Becker | ▪ Dayna Schroeder | ▪ Teri Null |
| ▪ Joshua Jackson | ▪ Jeremy Gehrin | ▪ Angela Dobrick |
| ▪ Daniel Fitzgerald | ▪ Gwendolyn Hayden | ▪ Valerie Banks |
| ▪ Whitney Rothermich | ▪ Becky Hancock | ▪ Cheryl Haley |
| ▪ Melissa Weber | ▪ Wendy Stepetin | ▪ William Huighe |
| ▪ Jeffrey Terbrock | ▪ Jacqueline Cooper | ▪ Joseph Juengst |
| ▪ Stacey Rodgers | ▪ Dan Probst | ▪ Jonica Booth |
| ▪ James Baker | ▪ Donna Wallen | ▪ LaGrande Huddleston |
| | ▪ Nathan Cohee | ▪ Nathan Krueger |
| | ▪ Michael Taylor | ▪ Damien Glenn |
| | ▪ Terra Bennett | ▪ Ademola Adeyemo |

- Vanessa Ghant
- Rhonda Berblinger
- Don Semon
- Jessica Eaton
- Julie Leise
- Diane Campbell
- Kaci Hale

Further Affiant Sayeth Naught.



Asst. Vice President
Default Document Execution Department

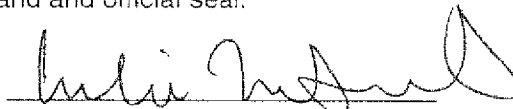


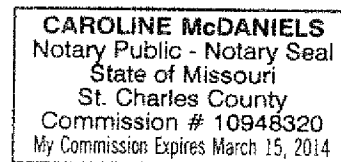
Assistant Secretary

State of Missouri)
) ss
County of ST. CHARLES)

On this 27 day of Jan, 20 12, before me, the undersigned notary public, personally appeared David Burnette, AVP and Julia Wood known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained. In witness whereof, I hereunto set my hand and official seal.

My Commission Expires:


Notary Public



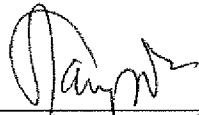
UNANIMOUS JOINT CONSENT OF THE EXECUTIVE COMMITTEE
OF THE BOARD OF DIRECTORS OF
CITIMORTGAGE, INC.
September 15, 2010

By unanimous action the Executive Committee of the Board of Directors of CitiMortgage, Inc. (the "Corporation") hereby consents to the actions set forth herein and adopts the following resolutions, all in lieu of a meeting of the Executive Committee.


WHEREAS it is desirable and necessary from time to time for the Board to authorize various departments and individuals having supervisory and management responsibilities over the Corporation's real estate lending activities to have signature authority relating to deeds, transfers and releases of interests in lien property;

NOW THEREFORE, BE IT RESOLVED, That the corporate employees designated as Document Control Officers of the Default Document Execution Department, whose responsibilities over corporate real estate loan operations are duly supervised and managed, be, and they hereby are authorized to execute, acknowledge and deliver, subordination agreements, foreclosure deeds, mortgages, assignments of mortgage, quitclaim deeds, substitutions of trustee, lien releases, affidavits and any and all necessary documents for the prosecution of a foreclosure action or the transfer of real estate in the name of and on behalf of the Corporation.

The undersigned, being the remaining members of the Executive Committee of the Board of Directors of CitiMortgage, Inc., hereby consent in writing to the above actions and do hereby approve the same.



Sanjiv Das



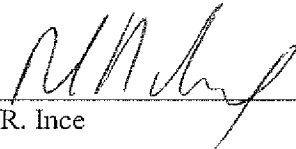
Vasif Imtiaz

Paul R. Ince

The undersigned, being the remaining members of the Executive Committee of the Board of Directors of CitiMortgage, Inc., hereby consent in writing to the above actions and do hereby approve the same.

Sanjiv Das

Vasif Imtiaz



Paul R. Ince