

This Instrument Prepared by and Return to:
Lynn Boyer
Shore to Shore Title, LLC
6111 Broken Sound Parkway NW, Suite 350
Boca Raton, FL 33487
Property Appraisers Parcel ID #: 41-04-26-019045-000-00 and
41-04-26-019044-000-00
File#:S140200

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS SPECIAL WARRANTY DEED, made and executed the 21 day of July, 2014, by PENNYMAC CORP., whose post office address is 6101 Condor Drive, 2nd Floor, Moorpark, CA 93021, herein called the Grantor(s), to JERZY PEPERA, whose address is 417 Frog Hollow Rd., Orange Park, FL 32073, hereinafter called the Grantee(s):

(Wherever 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)

WITNESSETH: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in CLAY County, State of Florida, viz:

All of Lot 7, Block A, HOLLY POINT, REPLAT NO. 3, according to the plat thereof as recorded in Plat Book 5, Page 28 of the Public Records of Clay County, Florida. Being Parcels 1 and 2 of Warranty Deed as recorded in Official Records Book 2141, page 1044 of the Public Records of Clay County, Florida.

A PORTION OF LOT 7, BLX A, HOLLY POINT REPLAT NO. 3, ACCORDING TO THE PLAT RECORDED IN PB 5, PAGE 28 OF THE PUBLIC RECORDS OF CLAY COUNTY, FLA., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHERLY LINE OF FROG HOLLOW ROAD AT THE CORNER COMMON TO LOTS 6 AND 7, BLOCK A AND RUNNING NORTH THIRTEEN DEGREES AND THIRTY-SEVEN MINUTES EAST (N 13° 37' E) ALONG THE LINE DIVIDING LOTS 6 AND 7 A DISTANCE OF TWO HUNDRED TWENTY FEET (220') TO A POINT IN SAID DIVIDING LINE; RUN THENCE SOUTH SEVENTY DEGREES TWO MINUTES AND THIRTY SECONDS (S 70° 2' 30" E) A DISTANCE OF NINETY AND FIFTY-TWO HUNDREDTHS FEET (90.52') TO A POINT ON THE DIVIDING LINE OF LOT 7 AND 8 BLOCK A; RUN THENCE SOUTH THIRTEEN DEGREES AND THIRTY-SEVEN MINUTES WEST (S 13° 37' W), A DISTANCE OF TWO HUNDRED TEN FEET (210') ALONG THE DIVIDING LINE BETWEEN LOTS 7 AND 8 TO A POINT ON THE NORTHERLY LINE OF FROG HOLLOW ROAD SAID POINT BEING THE COMMON CORNER OF LOTS 7 AND 8, BLOCK A; RUN THENCE NORTH SEVENTY-SIX DEGREES TWENTY-THREE MINUTES WEST (N 76° 23' W) A DISTANCE OF NINETY FEET (90') ALONG THE NORTHERLY LINE OF FROG HOLLOW ROAD TO THE POINT OF BEGINNING.

Parcel 2: Lot 7, Block A except part recorded in OR 161, page 457, Holly Point Replat, Section 2, Orange Park, Clay County, Florida, subject to restrictions and reservations of record. (Tax Parcel #41-04-26-019044-000-00)

Power of Attorney attached hereto and made a part hereof.
Certificate of Approval of Sale attached, if applicable.

Subject to easements, restrictions and reservations of record and to taxes for the year 2014 and thereafter.

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 grantees that except as above noted, at the time of delivery of this Special Warranty Deed the premises were free of all encumbrances made by them, and they will warrant and defend the same against the lawful claims of all persons claiming by, through or under grantor.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Stefanie Sheng
Witness #1 Signature
Stefanie Sheng

Witness #1 Printed Name

Ken Schluez
Witness #2 Signature
Ken Schluez

Witness #2 Printed Name

PennyMac Corp., by PennyMac Loan Services, LLC, its attorney-in-fact

By: Michael Drawdy as
Senior Vice President, Asset Management

STATE OF _____

COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of July, 2014, by _____ as _____ of PennyMac Loan Services, LLC, as attorney-in-fact for PennyMac Corp., on behalf of the corporation. He/she is personally known to me or has produced _____ as identification.

SEAL

Notary Signature

Printed Notary Signature

My Commission Expires:

ACKNOWLEDGMENT

State of California
County of Ventura

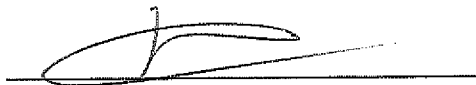
On 7-21- 2014 before me, Cynthia Hoff, Notary Public
(insert name and title of the officer)

personally appeared Michael Drawdy
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.

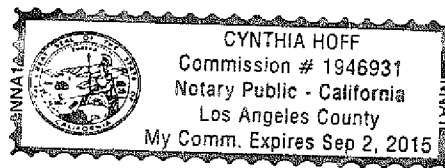
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



When Recorded Mail To:	I
	I
PennyMac Loan Services, LLC	I
6101 Condor Dr	I
Moorpark, CA 93021	I
Attention: REO Dept	I

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, **PennyMac Corp.**, a corporation organized under the laws of Delaware and having its principal place of business at 6101 Condor Dr, Suite 300, Moorpark, CA 93021, as Owner (hereinafter called "Owner"), hereby appoints **PennyMac Loan Services, LLC** (hereinafter called the "Servicer"), as its true and lawful attorney-in-fact to act in the name, place and stead of Owner solely for the purpose set forth below.

The said attorney-in-fact is hereby authorized and empowered, solely with respect to the Mortgage Loans and REO Properties, as defined in, and subject to the terms of, that certain Flow Servicing Agreement between the Servicer and PennyMac Operating Partnership, L.P., dated as of August 4, 2009 (the "Servicing Agreement"), including Section 4.12 thereof, pursuant to which Servicer services certain Mortgage Loans and REO Properties for Owner there under, as follows:

1. The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned, as Trustee,
2. The Extension and/or Renewal of Financing Statements in the name of the undersigned, as Trustee,
3. The Satisfaction, Assignment and/or Release of Security Instruments and/or Financing Statements in the name of the undersigned, as Trustee, or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
4. The Modification and/or Partial Release of Security Instruments, including the subordination of a Security Instrument to an easement in favor of an entity with powers of eminent domain.
5. The Assumption of Security Instruments and the Notes secured thereby,
6. The right to collect, accelerate, initiate suit on and/or foreclose all Loans, and
7. The right to manage, sell, convey or transfer the real and/or personal property specified in the Security Instruments.
8. The endorsement of loss payable drafts or other checks that are necessary to effectuate proper servicing of the loan or repairs to the real property encumbered by the Security Instrument.
9. The registration of loan collateral and real estate owned with municipalities, counties, states, and other governmental entities as required by law, including without limitation, the execution of documents, forms, and other instruments necessary to comply with such law and/or to preserve loan collateral and real estate owned.

10. To the extent permitted by law, the appearance in legal and administrative proceedings, actions, disputes, and matters concerning loan collateral and real estate owned, and the execution of documents necessary to effectuate such appearance, including without limitation, affidavits, pleadings, settlements, agreements, stipulations, and letters of consent.
11. Deeds and other instruments that transfer and/or convey title to Property owned and/or serviced by Servicer;
12. Documents required to transfer ownership, not limited to, purchase agreements, and settlement statements, escrow instructions and/or agreements, tax proration agreements, and other closing statements or documents as are typical in the jurisdiction;
13. Errors and Omissions Correction Agreements; or
14. Such other documents necessary to effectuate escrow or closing of sale and subsequent conveyance.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. The undersigned also gives to said attorney-in-fact full power and authority to appoint by subsequent power of attorney a subservicer (a "Subservicer") to act in its stead so long as the Trustee is given prior notice of such appointment. The Servicer's attorneys-in-fact shall have no greater authority than that held by the Servicer. The Servicer shall remain liable for any acts taken or omitted by its attorneys-in-fact. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and Agreements or the earlier. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicers to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.

This limited power of attorney has been executed and is effective as of August 6th, 2013 and the same and any subsequent limited power of attorney given to any Subservicer or attorneys-in-fact shall terminate on the date that is the earlier of (i) three years from the date hereof and (ii) the occurrence of any of the following events or until revoked in writing by the undersigned provided, that so long as none of the following events below have occurred:

- i. the supervision or termination of PennyMac Loan Services, LLC as the Servicer with respect to the Loans serviced under the Agreements,
- ii. the transfer of servicing from PennyMac Loan Services, LLC to another Servicer with respect to the Loans serviced under the Agreements,
- iii. the appointment of a receiver or conservator with respect to the business of the attorney-in-fact or PennyMac Loan Services, LLC, or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by the attorney-in-fact, PennyMac Loan Services, LLC, or any of their creditors.

Notwithstanding the foregoing, the power and the authority given to said attorney-in-fact, Subservicer or the Servicer's attorney-in-fact under this Limited Power of Attorney shall be revoked with respect to the Agreements and the Loans subject thereto upon the occurrence of:

- i. the suspension or termination of PennyMac Loan Services, LLC as the Servicer under the Servicing Agreement; or
- ii. the transfer of servicing under the Agreements from PennyMac Loan Services, LLC to another Servicer.

Nothing contained herein shall be deemed to amend or modify the related Agreements or the respective rights, duties or obligations of PennyMac Loan Services, LLC thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder.

If this limited power of attorney is revoked or terminated for any reason whatsoever, a limited power of attorney given by the Servicer to any Subservicer or attorneys-in-fact shall be deemed to be revoked or terminated at the same time.

This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to PennyMac Loan Services, LLC for the Loans, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, The undersigned gives to PennyMac, as said attorney-in-fact, full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney has been executed and is effective as of August 6th, 2013, and the same shall continue in full force and effect until revoked in writing by the undersigned.

Witness: _____

Print Name: Jon Mason

Witness: _____

Print Name: Ken Schluchz

PENNYMAC CORP.

By: Mallory Garner

Title: Assistant Secretary

State of California }

County of Ventura }

On August 6th, 2013 before me, Cynthia Hoff, Notary Public, personally appeared Mallory Garner, 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 persons(s), or the entity upon behalf of which the persons(s) acted, executed the instrument.

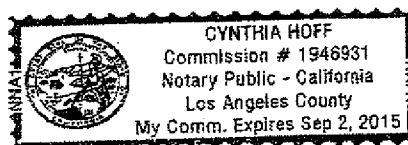
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

(Seal)

Name: Cynthia Hoff



PENNYMAC LOAN SERVICES, LLC
DESIGNATION AND AUTHORIZATION OF
REAL ESTATE TRANSFER AND ENDORSEMENTS

Pursuant to the authority granted to the undersigned by resolutions attached hereto as Exhibit A (the "Resolutions"), which were adopted as of September 15, 2011 by the Board of Directors of PennyMac Loan Services, LLC (the "Company"), the undersigned hereby appoints the following individuals as Authorized Signers of the Company (each, an "Authorized Signer"), for the purpose of taking any and all actions authorized to be taken by the Authorized Signers as set forth in the Resolutions, until such Authorized Signer's earlier resignation or removal

Names of Authorized Signers

Lisa Allinson
Angela De Aro
Karen Denton
Jeremy Dewey
Mike Drawdy
Rita Garcia
Todd Graves
Javier Huancas
Jon Mason
Donna Panosian
Erica Rangel
Chris Santana
Jim Satterwhite
Rob Schreiber
Brandon Sciumbato
Ali Sharafdin

This Designation and Authorization is dated as of March 30, 2012, and shall supersede and replace in all respects any similar designation and authorization dated prior to the date hereof, 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



By: Jeffrey P. Grogan
Title: Secretary

EXHIBIT A

Resolutions Adopted by the
Board of Directors of
PennyMac Loan Services, LLC
as of September 15, 2011

REAL ESTATE TRANSFERS AND ENDORSEMENTS

RESOLVED, that the Vice President, Servicing; any other Vice President, the Secretary and any Assistant Secretary (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 execute, acknowledge, seal and/or deliver, or cause to be executed, endorsed and/or delivered, any deeds, bills of sale and/or other instruments of sale, conveyance and transfer (the "Real Estate Transfer Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting 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;

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 Signers, in substantially the form attached hereto as Exhibit B, such additional individuals as such Authorized Officer may deem necessary to execute and/or deliver the Real Estate Transfer Documents;

RESOLVED FURTHER, that any Authorized Officer designating an Authorized Signer hereunder be, and hereby is, required to: (i) forward any documentation evidencing such designation to the Company's Secretary, and (ii) notify the Company's Legal Department of the termination of any Authorized Signers designated hereunder;

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 Signers authorized to execute the Real Estate Transfer documents, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Signers; and

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.