

Prepared by and return to:

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File Number: BA5577-15
\$125,574.03

Special Warranty Deed

This Special Warranty Deed made this 17 day of February, 2015 between BANK OF AMERICA, N.A., whose post office address is 7105 Corporate Drive , , Plano, TX 75024 grantor, and SECRETARY OF HOUSING AND URBAN DEVELOPMENT, its successors and assigns, whose post office address is Attention: Single Family Property Disposition Branch, 400 WEST BAY STREET, SUITE 1015, JACKSONVILLE, FL 32202, 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 consideration 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 43 OF HIGHLAND MILL AT OAKLEAF PLANTATION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 39, PAGE 61, OF THE PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.

Parcel Identification Number: 05-04-25-007868-004-43

Subject to taxes for 2015 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

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:

BANK OF AMERICA, N.A.

[Signature] 2-17-15
Witness Name
JUSTI NICOLE HILLBERRY
Print Name

[Signature] 2-17-15
Signature
John V. Romano Jr
Print Name

[Signature] 2-17-15
Witness Name
Funell Jenkins
Print Name

Assistant Vice President (AVP)
Title

[CORPORATE SEAL]

State of Pennsylvania
County of Allegheny

Before me, Dana M. Maguire, the undersigned officer, on this, 17 day of February, 2015, personally appeared John V. Romano Jr, ☐ known to me or, ☒ through production of drivers license as identification, who identified her himself to be the AVP of BANK OF AMERICA, N.A., the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

[Signature]
Print: Dana M. Maguire
Notary Public, State of Pennsylvania
Commission No.: 1248603
Commission Expires: April 16, 2017

[Notary Seal]

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Dana M. Maguire, Notary Public
North Beaver Township, Lawrence County
My commission expires April 16, 2017



**AFFIDAVIT CERTIFYING COPY OF
CERTIFICATE OF ASSISTANT SECRETARY**

STATE OF Pennsylvania
COUNTY OF Allegheny

BEFORE ME an officer authorized to take oaths, this day personally appeared Arlyn J. Kalinski of Bank of America, N.A., who, being first duly sworn deposes and says:

I, Arlyn J. Kalinski, if called to testify in this matter would testify under oath and to the extent of my personal knowledge, based upon a review of the books and records kept in the regular course of business at Bank of America, N.A. ("BANA") concerning the following:

1. My name is Arlyn J. Kalinski and I am over 18 years of age and am competent to testify to the matters below.
2. I am an employee of BANA. My current job title at BANA is Vice President. I am authorized to sign this affidavit on behalf of BANA, as an officer of BANA.
3. Some of the information in this affidavit is taken from BANA's business records. I have personal knowledge of BANA's procedures for creating and maintaining these records. Such business records are: (a) made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; and (b) kept in the course of BANA's regularly conducted business activities. It is the regular practice of BANA to make such records. I have personal knowledge of the procedures of BANA with respect to the maintenance and retrieval of original Certificate of Assistant Secretary and the creation and maintenance of certified copies of such Certificate of Assistant Secretary.
4. Attached hereto as Exhibit 1 is a true and correct copy of the Certificate of Assistant Secretary dated as this 5th day of February, 2015, by Christine Costamagna, ("Grantor") appointing certain officers and persons fulfilling the same duties as successors to their offices or in successor offices of BANA.

FURTHER AFFIANT SAYETH NOT.

DATED: 2/5/2015

Arlyn J. Kalinski 2/5/2015
Affiant's Signature
Arlyn J. Kalinski
Affiant's Name
Vice President
Affiant's Title

SWORN TO and subscribed before me this 05 day of February, 2015, by Arlyn J. Kalinski, as an Vice President of Bank of America, N.A. He (she) () is personally known to me or () produced Driver's license as identification.

CCJW
Notary Public

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Christopher J Kopp, Notary Public
South Fayette Township, Allegheny County
My Commission Expires June 27, 2016

Exhibit A

[CERTIFICATE OF ASSISTANT SECRETARY]

[attached hereto]

**CERTIFICATE OF ASSISTANT SECRETARY
OF
BANK OF AMERICA, NATIONAL ASSOCIATION
a national banking association**

The undersigned, a duly appointed and acting Assistant Secretary of Bank of America, National Association (the "Association"), a national banking association organized and existing under the laws of the United States of America and having its principal place of business in the City of Charlotte, County of Mecklenburg, State of North Carolina, does hereby certify that:

1. The following is a true and complete copy of an excerpt from the Bylaws of the Association, and the same is in full force and effect as of the date hereof:

Section 5.2. Execution of Instruments. All indentures, mortgages, deeds, conveyances, contracts, notes, loan documents, letters of credit, master agreements, swap agreements, guarantees, discharges, releases, satisfactions, settlements, affidavits, bonds, undertakings, powers of attorney, and other instruments or contracts may be signed, executed, acknowledged, verified, attested, delivered or accepted on behalf of the Association by the Chairman of the Board, the Chief Executive Officer, the President, any Vice Chairman of the Board, any Division President, any Managing Director, any Director (as described in Section 4.7 of these Bylaws), any Principal, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Officer, or any individual who is listed on the Association's personnel records in a position equal to any of the aforementioned officer positions, or such other officers, employees or agents as the Board of Directors, the Chief Executive Officer or any officer reporting directly to the Chief Executive Officer may direct in a written delegation kept in the minute book of the Association. The provisions of this Section 5.2 are supplementary to any other provision of these Bylaws and shall not be construed to authorize execution of instruments otherwise dictated by law.

2. Each of the individuals named on Exhibit A attached hereto is a duly elected or appointed and acting officer of the Association holding the title of **Assistant Vice President**.

IN WITNESS WHEREOF, I have hereunto signed my name on this 5th day of February, 2015.

BANK OF AMERICA, NATIONAL ASSOCIATION

By: _____

Christine Costamagna
Assistant Secretary

EXHIBIT A

**FORECLOSURE SERVICES DOCUMENT EXECUTION
ASSISTANT VICE PRESIDENTS**

Abbott, Marquita LaRae	Chartrand, Erica Ashley	Garcia, Yanira Izel
Adragna, Jacklyn Ann	Chinchilla, Gregory David	Geresti, Jan Marie
Alexander, Geramy Domic	Christmann, Erica Renay	Gibson, Janice R.
Ali, Shamin	Clark, Amber Johnae	Gichuki, Joyce N.
Altieri, Aimie Christine	Connolly, Mary F.	Gogarty, Steven James
Altman, Robert R.	Coulehan, Megan Nicole	Gonzalez-Weikel, Lucy Lynn
Alvarado Jr., Daniel Juan	Cramer, Caryn Elaine	Graziani, Rosemarie
Anderson, Becky Lynn	Cruz, Kimberly Marie	Griffin, Verlina Ann
Anderson, Jason Richmond	Cummings, Sophia Lorraine	Guerrero, Myra P.
Armbruster, Elysha James	Davis, Carol Gosnell	Haley, Maria Cher
Arrington, Danielle Lynne	Davis, Sherry D.	Handyside, Daniel James
Augoustidis, Jackie Lyn	Delgado, Rochelle Anne	Hannah II, Owen
Austrawski, Natalie E.	Dennis, Kayla Marie	Hassett, Benjamin Walter
Azeem, Milton P.	Dennison, Evelyn Delores	Havrilla-Spak, Kristen
Baldwin, Robert Lane	Dennison, Kevin Vaughn	Heath, Michael D.
Banks, Caressa Jenice	Devita, Timothy James	Herbert, Jamie
Banks, Jalisa	Dilla, Paul Michael	Herman, Sara Nicole
Barry, Darlene Jeannette	Divecchio Jr., Gino	Hernandez, Celia Regina
Beatty, Gloria Ann	Dolanch, Tyler J.	Hillberry, Johnny Richard
Bell, Carolyn Wanjiku	Donovan, Lisa Maria	Hillberry, Justi Nicole
Biggs, Paula R.	Drakeford Jr., Kevin R.	Hillberry, Katelin Marie
Black, James Robert	Eckert, Whitney E.	Hillman, Brittany
Black, Nicole	Eckoff, Elyse A.	Hirak, Adam Michael
Blake, Jacole Shermayne	Egan, Katherine M.	Hirak, Anthony A.
Blasco, Janell Renee	Ehrman, McKay Dodds	Hoffman 2ND, Donald R.
Bluemle, James Francis	Ellis, O Karean Rashad	Holley, Karen Elizabeth
Bolds, Rickey Trent	Estrin, Yisroel Tzvi	Holtz, Lisha Marie
Bolick, Bryan R.	Ewing, Salvatrice M.	Hopson, Lisa Marie
Borgia, Matthew Allan	Fabrick, Ashley Rae	Hosey, Matthew J.
Boyer, Joseph M.	Fetkovich, Mary Beth	Hostovich, Rose J.
Braby, Sherry LaSha	Fitts, Michael D.	Howden, Christina
Brandemarte, James M.	Fitzgerald, Millicent	Hughes, Jason James
Brandstetter, Anthony F.	Flannigan, Jonathan G.	Hunter, Pamela Jean
Brandstetter, Julie M.	Forbin, Patrick	Iskierski, Denise Wall
Bratton, Teylore Laurice	Foster, Dana Nicole	Ivanoff, Janet Lynn
Brenen, Kasey M.	Foster, Danielle L.	Jackson, Adrian Lawrence
Brown, Kimberly Ann	Fought, Rochelle Renee	Jackson, Regina A.
Bryan, Sandra Leyda	Franciscus, Charles James	Jakell, Shelley A.
Bullock, III, John	Francois, Regina Irving	Jandrasits, Kristy Ann
Butler, Shelby Joe	Freeman, Jarred Ryan	Jenkins, Junell
Carmona, Elvia	Fuentes, Andra	Johnson, Carmeka Yu'Shay
Carnino, Amy J.	Gaire, Rajan	Johnson, Damon Edward
Carrillo, Matthew Caleb	Galiszewski, Todd E.	Johnson, JaNell LaTrice
Catalano, Bradley Frank	Ganison, DeKendrick K.	Johnson, Norene Beatrice
Cawley, Jay S	Ganison, Everly Jasmin	Johnson, Scott R.
Ceaser, Natasha	Garcia, Marcela	Johnson, Stephen Allen

Jones, Charlene Michelle
 Jones, Michelle
 Joseph, Chasity Sharrell
 Juarez, Greg
 Karnes, Jay Robert
 Katruska, Joshua L.
 Kautzman, Marian Joann
 Kerestes, Kevin Anthony
 King, Audrea Melissa
 Koons, Karen Elaine
 Kopp, Nancy
 Koslosky, Lauren A.
 Krane, Ryan R.
 Krenitsky, Robert Andrew
 Kroll, Kody Nathaniel
 Krystek, Ann M.
 Kusich, Samantha Yvonne
 Kwolek, John Dennis
 Lacey, Joseph Wayne
 Lowarchik, Michael Paul
 Lippert, Tanya Jean
 Loebig, Charla Jen
 Long, Matthew R.
 Lucas, Jacob Lee
 Lucha, Fernando H.
 Lyon, Christiny A.
 Macormac, Evelyn
 Manko, Jonathan Louis
 Marsh, Lorene
 Martin, Kellie Sharee
 Matthews, Nicole Lyn
 McCabe, Mary S.
 McCreary, Anthony Randall
 McDaniel, Katherine Collins
 McElwain, Brian Lee
 McNair, Michelle L.
 Miles Jr., Michael John
 Miller, Jr., Gene R.
 Mock, Alexi Renee
 Moore, Jessica Beatrice
 Moore, Tametka
 Moreno, Daniel Gregory
 Morgan, Courtney
 Morgan, Lori Ann
 Mornak, Matthew P.
 Morris, Kelly R.
 Mosberger, Shaun Robert
 Mosely, Mitchell Craig
 Mutschler, Judith L.
 Mutume, Alice Mumbi
 Nase, Catherine A.
 Nestor, Adina Marie

Nunez, Dwayne A.
 Nunn, Sanctrick Darnell
 Olander, Dana Gail
 Ortiz, Elizabeth
 Ortiz, Isabel
 Outman, Robert Leon
 Pacelli, Jessica
 Pack, Judy Smith
 Pajewski, Sandra Lyn
 Palmer, Elizabeth J.
 Panzino, Lynne M.
 Pelesky, Carolyn
 Peretin Jr., Joseph A.
 Perez Jr., Roberto
 Perez, Irma Arriaga
 Pham, Luan
 Pham, TU-UYEN NU
 Pluebell, Rachel Elizabeth
 Porter, Jacqueline D.
 Prock, Karen Marie
 Pukanic-Smail, Constance Jean
 Pulver, Raymond Glen
 Pyles, Nelson W.
 Rainey, Victoria
 Redling, Beth Ann
 Reese, Michelle A.
 Renock, Rachel Ann
 Reynolds, Tiona Larayne
 Rhoades, Brandon Lee
 Rhodes, Regina Lenale
 Rich, Ginny
 Ridcutt, Denise P.
 Robertson Darkoh, Andrea
 Rodriguez, John Carlos
 Rolfe, Clement
 Romano Jr., John V
 Rosile, Laura Ann
 Rutkowski, Cherrie Lynn
 Salapow, Kathleen D.
 Sanders, Glenda Michele
 Sanders, Marchelle Chyann
 Sargent, Jonathan Charles
 Sauers, Kristen L.
 Sayre, Brian Christopher
 Sed, Asli Olad
 Shears II, Clayton
 Sherer, Adele Ruth
 Singleton, Ulysees P.
 Skelly, Cara Lynn
 Smith, Jamie Christine
 Smith, Shauna Marie
 Smith, Talor Ashlee

Smith, Yulonda Marie
 Soto Lopez, Stalia M.
 Spera, Lacy Lynn
 Stedeford, Oliver Daniel
 Stewart, David Shawn
 Stewart, Ronald Wade
 Stilwell, Denise L.
 Sumrall, Kimberly Yetta
 Susick, Julia
 Swan, Belinda Lou
 Sweazen, Barbara Ann
 Swinton, Brenda G.
 Szymanski, Jaclyn Christina
 Temple, Joshua Andrew
 Thein, James Joseph
 Thiry, Eileen P.
 Thomas, Duane Wells
 Thomas, Tranelle M.
 Thompson, Christopher M.
 Tichenor, Lindsay Nichols
 Timms, Jason Lee
 Took, Suprena Lanell
 Tornetta, Michael G.
 Townsend-Brown, Lisa K.
 Turner, Nicole Lee
 Ulander, Brianne
 Ussery, Glenda Faye
 Varner, Shannon Nicole
 Walker, Griel E.
 Walker, Lisa Martin
 Wallace, Laureen Lynn
 Wallover, James
 Washington, Symeon
 Wells, Clarissa Chawnte
 White, Myra Kenyon
 Wiley Jr., Dossy C.
 Wilkerson, Shawndolyn M.
 Williams, Anita Michelle
 Williams, Nichole Renee
 Wilson III, Lewis
 Witt, Ryan E.
 Wojciechowski, Debra Lee
 Woods, Jacqueline
 Yagusie, Carol Ann
 Yates, Shari Lynn
 Yeckley, Brendan Paul
 Young, Sean Roshet
 Yuille, Lorri A.
 Yustince, Rebekah
 Zupke, Paul O.