

RECORD AND RETURN TO:

Aldridge Pite, LLP  
ATTN: Government Conveyance  
Fifteen Piedmont Center  
3575 Piedmont Road, N.E.  
Suite 500  
Atlanta, GA 30305

NOTE TO CLERK: Cross reference to that  
Mortgage recorded at OR Book 3469, Page  
1068 and Certificate of Title recorded at Book  
4135, Page 2127, Clay County, Florida  
Records.

STATE OF South Carolina  
COUNTY OF York

### SPECIAL WARRANTY DEED

THIS INDENTURE, made effective on November 21<sup>st</sup>, 2018 between Wells Fargo Bank, NA, whose address is PO Box 14506 Des Moines, IA 50328, Grantor, and **Secretary of Veterans Affairs, an Officer of the United States**, having its principal place of business at Department of Veterans Affairs, Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN 37203, Grantee:

WITNESSETH THAT:

The said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other valuable consideration, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed, and confirmed, and by these presents does grant, bargain, sell, alien, convey, and confirm unto the Grantee, his successors and assigns, the following described property:

**LOT 128, CYPRESS GLEN, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED  
AT PLAT BOOK 46, PAGES 43 THROUGH 53, IN THE PUBLIC RECORDS OF CLAY COUNTY,  
FLORIDA.**

TO HAVE AND TO HOLD the said property hereinabove described, together with all and singular the rights, members and appurtenances thereunto appertaining to the only proper use, benefit and behoof of the said Grantee, his successors and assigns, in FEE SIMPLE; and the said Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through and under the Grantor.

IN WITNESS WHEREOF, the Grantor has caused this instrument to be executed in its name and on its behalf under seal by its undersigned officials and has caused this instrument to be made effective on the day and year first above written.

Witness my hand on this **21<sup>st</sup>** day of November, **2018**.

Signed and Delivered in Presence of:

Wells Fargo Bank, NA

Deitrice Hemphill

Witness #1 Signature

Deitrice Hemphill

Witness #1 Printed Name

Isabelle Lewis

Isabelle Lewis

Vice President Loan Documentation

Wells Fargo Bank, N.A.

11/21/2018

Tomeka S. Keyes

Witness #2 Signature

Tomeka S Keyes

Witness #2 Printed Name

Wells Fargo Bank, N.A.

Maureen Marie Kyzer

Maureen Marie Kyzer

Vice President Loan Documentation

Wells Fargo Bank, N.A.

11/21/2018

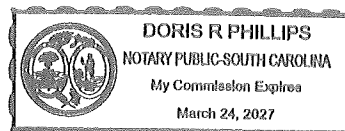
State of South Carolina

County of York

The foregoing instrument was acknowledged before me this 21<sup>st</sup> day of November, 2018 by Isabelle Lewis Vice President Loan Documentation and Maureen Marie Kyzer Vice President Loan Documentation; on behalf of Wells Fargo Bank, N.A., a national banking association. Isabelle Lewis and Maureen Marie Kyzer [ ] is personally known to me or [X] produced satisfactory evidence of identification.

[Signature]  
Notary Public

My commission expires: 03/24/2027



## WELLS FARGO BANK, NATIONAL ASSOCIATION

### ASSISTANT SECRETARY'S CERTIFICATE

I, Deanna J. Ernst, Assistant Secretary of Wells Fargo Bank, National Association, a national banking association organized under the laws of the United States of America (the "Bank"), do hereby certify that;

1. The following is a true, complete and correct copy of resolutions adopted by the Mortgage Banking Committee of the Board of Directors of the Bank on February 14, 2017; that said resolutions have not been amended or revoked and that the same are, on the date of this certificate, in full force and effect:

#### ARTICLE I

RESOLVED, that agreements, instruments, or other documents, including amendments and modifications thereto (hereinafter collectively the "Instruments") relating to or affecting the property or business and affairs of the Bank, whether for its own account or in a fiduciary or other representative capacity, with or without its corporate seal, may be executed in its name by the persons hereinafter authorized.

#### ARTICLE II

RESOLVED, that for the purposes of these resolutions, the following terms and definitions shall apply:

- (i) "Executive Officer" shall mean any person who is an Executive Vice President of the Bank and is employed by the Wells Fargo Home Mortgage Division of the Bank (the "Division");
- (ii) "Senior Officer" shall mean any Executive Officer, any Senior Vice President or any Vice President of the Bank who is employed by the Division (excluding Vice President Loan Documentation);
- (iii) "Junior Officer" shall mean any Assistant Vice President of the Bank who is employed by the Division;
- (iv) "Vice President Loan Documentation" shall mean any individual designated with authority under Article VI below;
- (v) "Designated Signer" shall mean any non-officer authorized by the Mortgage Banking Committee or by any Executive Officer or Senior Officer, in a written instrument filed with the Secretary or Assistant Secretary of the Bank, to execute any of the Instruments authorized by the Executive Officer or Senior Officer, but only to the extent of the authorizing officer's own authority hereunder.

### ARTICLE III

RESOLVED, that any Executive Officer may execute any Instruments deemed necessary and proper in conducting the business of the Bank, except any such Instruments executed for the purpose of borrowing money and/or transferring securities pursuant to the Trade Resolution.

### ARTICLE IV

RESOLVED, that any Senior Officer, acting alone for the good of the Bank, may execute the following Instruments on behalf of the Bank:

- (i) Deeds, leases, assignments, bills of sale, purchase agreements and other Instruments of conveyance to purchase, sell, lease or sublease to or from a third-party real or personal property, or any interest therein, for the Bank's own account; including Instruments concerning securities, and real or personal property acquired via foreclosure;
- (ii) Contracts, agreements or other related documents providing for the purchase, sale, termination, transfer or repurchase of mortgage servicing rights by the Bank including, but not limited to, bid letters, commitment letters, servicing agreements, custodial agreements, consents, waivers, and investor required documents, however denominated, or any amendment or modification thereto;
- (iii) Any confidentiality, non-disclosure or information security agreement ancillary to the transactions contemplated by the Instruments described herein;
- (iv) Any Instruments necessary to receive goods, services or other monetary benefit from third-parties for the benefit of the Bank; and
- (v) Any Instruments authorized to be executed in Article V below.

### ARTICLE V

RESOLVED, that any Junior Officer, acting alone for the good of the Bank, may execute the following Instruments on behalf of the Bank:

- (i) Broker-in and Broker-out agreements;
- (ii) Assignments of mortgages, endorsement of notes, releases and satisfactions of mortgages, certificates of redemption, assignment of sheriff's certificates and trust deeds; including limited powers of attorney and affidavits regarding the same;

- (iii) Any and all Instruments relating to an individual loan closing; and
- (iv) Any Instruments authorized to be executed in Article VI below.

#### ARTICLE VI

RESOLVED, that any Vice President Loan Documentation, acting alone for the good of the Bank, may execute on behalf of the Bank, any Instrument relating to the origination, closing and servicing of Conventional, FHA-insured, VA-guaranteed mortgages or USDA-guaranteed mortgages, including deeds and conveyances of real property acquired through foreclosure.

FURTHER RESOLVED, that any Vice President Loan Documentation, in conjunction with any sale or transfer of mortgage loans authorized by any Senior Officer or Junior Officer, may execute on behalf of the Bank: Assignments of mortgages, endorsement of notes, releases and satisfactions of mortgages, certificates of redemption, assignment of sheriff's certificates and trust deeds; including limited powers of attorney and affidavits regarding the same.

#### ARTICLE VII

RESOLVED, that the Mortgage Banking Committee or the Secretary may designate any Assistant Secretary, in a written instrument filed with the Secretary or Assistant Secretary of the Bank, which designation shall authorize said Assistant Secretary to:

- (i) attest the signature of any Executive Officer, Senior Officer, Junior Officer, and Vice President Loan Documentation;
- (ii) attest the signature and appointment of any Designated Signer; and
- (iii) execute corporate certifications on behalf of the Bank.

#### ARTICLE VIII

RESOLVED, that any Executive Officer or Senior Officer may designate any non-officer ("Designated Signer"), in a written instrument filed with the Secretary or Assistant Secretary of the Bank, to execute any of the Instruments that such Executive Officer or Senior Officer is authorized to execute, but only to the extent of the authorizing officer's own authority hereunder. Such Designated Signer shall retain such authority until revoked in a written instrument filed with the Secretary or Assistant Secretary of the Bank, signed by the authorizing officer or any other officer of equal or greater authority, the Board of Directors or any committee thereof, or until termination of Designated Signer's employment with the Bank or any of its affiliates.

## ARTICLE IX

RESOLVED, that the signature of the Secretary or of any Assistant Secretary of the Bank shall be required to certify any resolution adopted by the Board of Directors of the Bank, the incumbency, title or signature of any officer of the Bank and any designation of authority under these resolutions or otherwise, and the Secretary or any Assistant Secretary of the Bank may also certify any records or other documents created in the ordinary course of the business of the Bank; and

FURTHER RESOLVED, that these resolutions shall supersede any resolution previously adopted by the Board of Directors of the Bank or any committee thereof to the extent that such previous resolutions are inconsistent herewith.

FURTHER RESOLVED, that the execution of any Instrument listed within this Article IX may be by original, stamped or facsimile signature.

2. I hereby further certify that from July 7, 2015 through and including the date hereof, Isabelle Lewis was a duly appointed, qualified and acting **Vice President Loan Documentation** of the Bank, and as such, was duly authorized to act on behalf of the Bank as set forth in the foregoing resolutions.

WITNESS MY HAND AND THE SEAL OF THE BANK, this 21<sup>st</sup> day of November, 2018.

(SEAL)



Deanna J. Ernst  
Assistant Secretary  
Wells Fargo Bank, National Association