

Prepared by and Return to:
Dependable Title Services of Florida, Inc.
Darci Jo Riley
520 East Strawbridge Avenue
Melbourne, Florida 32901
Our File Number: 20-0042
Property Appraiser Parcel ID Number:
23-04-25-020578-000-00

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 27th day of February, 2020, between **Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A**, whose mailing address is: c/o Carrington Mortgage Services, 1600 South Douglass Road, Suite 130A, Anaheim, CA 92806, hereinafter called the Grantor, and **Cristina E. Leiva, a married woman**, whose mailing address is: 3525 12th Avenue SE, Naples, Florida 34117, hereinafter called the Grantee,

(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, partnerships (including joint ventures), public bodies and quasi-public bodies.)

WITNESSETH: That said Grantor, for and in consideration of the sum of \$10.00 DOLLARS and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto Grantee, his/her/their heirs and assigns, the following described property, to wit:

Lots 1 and 2, Block 7, Section 19, as shown on Map of Subdivision of Ridgewood Division of Orange Park, as recorded in Deed Book "Q", Page 663 and Re-recorded in Plat Book 6, Page 20, of the Public Records of Clay County, Florida.

More commonly known as : 443 Polk Avenue, Orange Park, Florida 32065

Subject, however, to all covenants, conditions, restrictions, reservations, limitations, easements and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, 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 the Grantee, that 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 the Grantor.

See Attached Exhibit A - Signing Authorization

IN WITNESS WHEREOF, the said Grantor has caused this instrument to be executed in its name by its duly authorized officer and caused its corporate seal to be affixed the day and year first above written.

Signed, sealed and delivered in the presence of:

Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A
By: Carrington Mortgage Services, LLC, a Delaware Limited Liability Company,
Its attorney-in-fact

Kimberly Gatto
Witness signature **Kimberly Gatto**

Christina Baird
Print/witness name
Witness signature **Christina Baird**

Print witness name

By: [Signature] **FEB 25 2020**
Print Name: Stacy Behan
Title: Authorized Signer

State of California
County of Orange

The foregoing instrument was acknowledged before me by means of ___ physical presence OR ___ online notarization, this ___ day of February, 2020 by _____, as _____, of Carrington Mortgage Services, LLC., a Delaware Limited Liability Company, on behalf of said entity, who is personally known to me or who has produced _____ as identification.

Notary Public

Print Notary Name

My Commission Expires: _____

Notary Seal

See Attached

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

CALIFORNIA ALL – PURPOSE

CERTIFICATE OF ACKNOWLEDGMENT

State of California

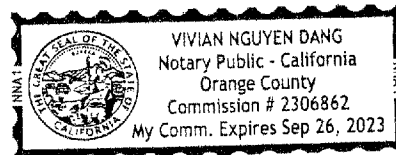
County of Orange

On FEB 25 2020 before me, Vivian Nguyen Dang, Notary Public, personally appeared Stacy Behan 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 Vivian N Dang (Seal)
Vivian Nguyen Dang



ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

Deed
(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

(Additional information)

CAPACITY CLAIMED BY THE SIGNER

Individual (s)

Corporate Officer _____
(Title)

Partner(s)

Attorney-in-Fact

Trustee(s)

Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appears at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they- is /are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
 - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document

EXHIBIT A

ACTION BY WRITTEN CONSENT
OF THE
MANAGING MEMBER
OF
CARRINGTON MORTGAGE SERVICES, LLC

(March 25, 2008)

The undersigned, being the managing member (the "Managing Member") of Carrington Mortgage Services, LLC, a Delaware limited liability company (the "Company"), acting pursuant to the Delaware Limited Liability Act, does hereby adopt the following resolutions of the Managing Member:

RESOLVED, that each of the employees listed on Schedule A hereto, as such schedule is revised from time to time (each an "Authorized Person" and together the "Authorized Persons"), are hereby authorized to execute, acknowledge, seal and deliver (i) all deeds of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage, warranty deeds, grant deeds, quitclaim deeds and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage and (ii) all insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescissions, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, escrow and commission instructions and other documents or notice filings necessary in connection with insurance, foreclosure, bankruptcy and eviction actions, on behalf of the Company (the "Documents");

FURTHER RESOLVED, that the authorization of the Authorized Persons on behalf of the Company is specifically limited to the execution of the Documents, and the Authorized Persons shall have no power or authority to bind the Company or execute documents on the Corporation's behalf for any other matters;

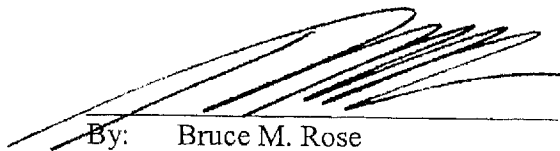
FURTHER RESOLVED, that this authorization shall automatically terminate with no further action by the Company with respect to each Authorized Person upon the earliest to occur of (i) the termination of such Authorized Person from their current employment with the Company, and (ii) the date on which the Company notifies any such Authorized Person that it is revoking this Action by Written Consent;

FURTHER RESOLVED, that the officers of the Company are authorized to take such actions as may be necessary to carry out the foregoing resolutions and to effectuate the transactions authorized hereby;

FURTHER RESOLVED, that any and all actions heretofore or hereafter taken by any officer of the Company in accordance with the preceding resolutions are hereby approved, ratified and confirmed as the acts and deeds of the Company;

IN WITNESS WHEREOF, the undersigned has executed this written consent as of the date first above written.

Carrington Capital Management, LLC:
as Managing Member

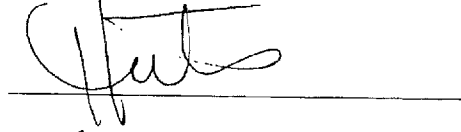
A handwritten signature in black ink, consisting of several overlapping, fluid strokes that form a cursive representation of the name Bruce M. Rose.

By: Bruce M. Rose

Title: President

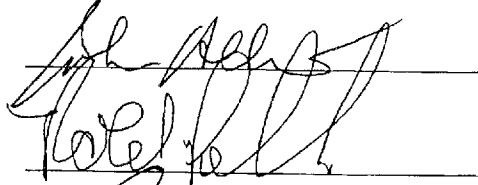
SCHEDULE A
Authorized Representatives

Hwei Waters



A handwritten signature in cursive script, appearing to read 'Hwei Waters', written above a horizontal line.

John Alkire



A handwritten signature in cursive script, appearing to read 'John Alkire', written above a horizontal line.

Rob Petruska



A handwritten signature in cursive script, appearing to read 'Rob Petruska', written above a horizontal line.

Lee Holbein



A handwritten signature in cursive script, appearing to read 'Lee Holbein', written above a horizontal line.

**ACTION BY WRITTEN CONSENT
OF THE
MANAGING MEMBER
OF
CARRINGTON MORTGAGE SERVICES, LLC**

(March 15, 2019)

The undersigned, being the managing member (the "Managing Member") of Carrington Mortgage Services, LLC, a Delaware limited liability company (the "Company"), acting pursuant to Section 18-302 of the Delaware Limited Liability Company Act (the "Act") does hereby adopt the following resolutions of the Managing Member:

WHEREAS, pursuant to that certain Written Consent dated as of March 25, 2008 (the "March 25, 2008 Written Consent"), the Managing Member may amend Schedule A thereto from time to time;

WHEREAS, Schedule A was amended and restated pursuant to a Written Consent dated as of November 3, 2008 (the "November 3, 2008 Written Consent") to add additional individuals as Authorized Persons (as such term is defined in the March 25, 2008 Written Consent) of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of February 10, 2009 (the "February 10, 2009 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of March 1, 2012 (the "March 1, 2012 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of April 26, 2012 (the "April 26, 2012 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of January 25, 2013 (the "January 25, 2013 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of September 10, 2013 (the "September 10, 2013 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of December 10, 2013 (the "December 10, 2013 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of October 7, 2014 (the "October 7, 2014 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of October 21, 2014 (the "October 21, 2014 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of April 9, 2015 (the "April 9, 2015 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of January 28, 2016 (the "January 28, 2016 Written Consent") to remove certain individuals as Authorized Persons, and to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of March 9, 2016 (the "March 9, 2016 Written Consent") to remove certain individuals as Authorized Persons, and to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of August 15, 2016 (the "August 15, 2016 Written Consent") to remove certain individuals as Authorized Persons, and to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of February 9, 2017 (the "February 9, 2017 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of August 7, 2017 (the "August 7, 2017 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of December 13, 2017 (the "December 13, 2017 Written Consent") to remove an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of February 13, 2018 (the "February 13, 2018 Written Consent") to add additional individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of July 13, 2018 (the "July 13, 2018 Written Consent") to remove an individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of August 16, 2018 (the "August 16, 2018 Written Consent") to remove an individual as an authorized Person, and to add an individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of September 24, 2018 (the "September 24, 2018 Written Consent") to add individuals as Authorized Persons of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of October 10, 2018 (the "October 10, 2018 Written Consent") to remove an individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of October 17, 2018 (the "October 17, 2018 Written Consent") to add an additional individual as an Authorized Person of the Company;

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of November 19, 2018 (the "November 19, 2018 Written Consent") to add an additional individual as an Authorized Person of the Company; and

WHEREAS, Schedule A was further amended and restated pursuant to a Written Consent dated as of January 8, 2019 (the "January 8, 2019 Written Consent") to add an additional individual as an Authorized Person of the Company;

NOW, THEREFORE, BE IT RESOLVED, that Schedule A of the January 8, 2019 Written Consent is hereby amended and restated to add an additional individual as an Authorized Person of the Company, in substantially the form attached hereto; and

FURTHER RESOLVED, that Schedule A is hereby amended and restated in its entirety, in substantially the form attached hereto, and may be further amended and restated from time to time (it being understood that ordinary course changes in title to the individuals set forth on Schedule A shall be deemed automatically approved without necessitating any amendment or restatement of Schedule A).

IN WITNESS WHEREOF, the undersigned has executed this Written Consent as of the date first above written.

CARRINGTON HOLDING COMPANY, LLC,
as Managing Member



By: Darren A. Fulco
Title: Chief Strategy Officer

SCHEDULE A

Authorized Persons

(Amended and Restated as of March 15, 2019)

Magda Awad
Stacy Behan
Emilia Castillo
Wesley Cooper
Justin Covington
Brian Cox
Tom Croft
Anthony DeRosa
Ray Elmes
Jill Fuller
Kirk Gerling
Elizabeth Gonzales
Michael Graham
Jonathan Grim
Monica Hadley
Louis Harman
Scott Hazen
Laura Hovis
Amanda Koontz
Nick Kwiatkowski
Joe Laigaie
Chris Lechtanski
Jennifer Lozano
Ken MacLeod
Victoria Martel
Natasha Matthews
Chris Miller
Tonya Osborne
Elizabeth Ostermann
Victor Rivas
Candace Russell
Jeffrey Scannicchio
Christopher Shepherd
Letxy Sosa
Carlos Tejedor
Harry Truong
Tony Valencia
Paul Vitt