

2009069852  
TRACEY 2709/782

Prepared by & return to:

The Florida Default Law Group, PL

John Mesker

9119 Corporate Lake Drive, Suite 300

Tampa, Florida 33634

File Number: R09104357

LT1-2-2009069852-1

LT2-2709-782-11

OFFICIAL RECORDS  
BK: 2709 PG: 782

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### Special Warranty Deed

This Special Warranty Deed made this 3 day of November, 2009 between **GMAC Mortgage, LLC**, whose post office address is 1100 Virginia Drive, Fort Washington, PA 19034, grantor, and **Federal Home Loan Mortgage Corporation**, whose post office address is 5000 Plano Parkway, Carrollton, Texas 75101, 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 of 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 the Hernando, to-wit:

LOT 62, BLOCK 19, VILLAGES AT AVALON PHASE I, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 36, PAGES 24-37, PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.

Parcel ID #: 231834374901900620

RECORDING FEES \$ 95.00  
DEED DOC STAMP \$ 0.70  
12/29/2009 Deputy Clk

**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:

Witness Name: Martina Serrano

Witness Name: Deborah L. Green

GMAC Mortgage, LLC

BY: Brenda Staehle

Printed Name BRENDA STAEHLE  
As: Limited Signing Officer

Title

State of PA

County of Montgomery

The foregoing instrument was acknowledged before me this 3 day of November, 2009, by Brenda Staehle for and on behalf of **GMAC Mortgage, LLC** who is/are personally known to me or has/have produced ID badge as identification.

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Mary Lynch, Notary Public  
Upper Dublin Twp., Montgomery County  
My Commission Expires Nov. 3, 2010  
Member, Pennsylvania Association of Notaries

Notary Public Mary Lynch  
Printed Name: Mary Lynch  
My Commission Expires: 11-3-2010

12/29/2009 4:13PM # Pages 11  
Filed & Recorded in Official Records of  
HERNANDO COUNTY CLERK OF COURT  
KAREN NICOLAI

OFFICIAL RECORDS  
BK: 2709 PG: 783

GMAC MORTGAGE, LLC

CERTIFICATE OF ASSISTANT SECRETARY

I, Carolyn B. Traczykiewicz, Assistant Secretary of GMAC Mortgage, LLC (the "Company"), hereby certify that the following is a true and correct copy of the resolution(s) adopted by the Board of Directors of the Company by the Unanimous Written Consent dated December 6, 2007, which resolution(s) I certify to be in full force and effect on the date hereof.

**RESOLVED,** that instruments, documents, or agreements relating to or affecting the property or business and affairs of the Company may be executed in its name, with or without its corporate seal, by the persons hereinafter designated. For the purpose of this Resolution, the terms "Executive Officer," "Senior Officer," and "Junior Officer" are defined as follows:

"Executive Officer" shall mean the President, Chief Financial Officer, Treasurer, or Secretary of GMAC Mortgage, LLC ("GMACM") or Residential Funding Company, LLC ("RFC").

"Senior Officer" shall mean any Executive Vice President, Senior Vice President or Vice President of GMACM or RFC or any Senior Managing Director of Residential Capital, LLC.

"Junior Officer" shall mean any Assistant Vice President, Assistant Treasurer, Assistant Secretary, or Limited Signing Officer of GMACM, or any Director, Assistant Treasurer, Assistant Secretary or Limited Signing Officer of RFC

1. Any Executive Officer, acting alone, may execute:
  - a) Deeds and conveyances of any real or personal property.
  - b) Leases of any real or personal property.
  - c) Any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in conducting the business of the Company, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities.
  - d) Any and all instruments, documents, or agreements that a Senior Officer is authorized to execute pursuant to this Resolution.
2. Any Senior Officer, acting alone, may execute:
  - a) Deeds and conveyances of any real or personal property for a consideration of \$300,000.00, or less.
  - b) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, lost note affidavits, and note endorsements relating to real estate loans held by the Company, either in its own behalf or in a fiduciary or agency capacity.

**Exhibit "A"**

- c) Full or partial releases, subordinations, satisfactions and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates.
- d) Loan and/or loan servicing acquisition agreements and loan and/or loan servicing sale agreements, including participation agreements and participation certificates, broker agreements, commitment letters with customers, indemnification agreements, workout agreements and settlement agreements.
- e) Any and all instruments, documents, or agreements relating to an individual loan closing, including, but not limited to, matters relating to the application for HUD insurance, private mortgage insurance, or a VA loan guarantee.
- f) Any Power of Attorney as the officer deems necessary or appropriate for the transaction of business on behalf of the company.
- g) Any agreements with outside contractors or vendors for goods or services.
- h) Licenses (as necessary) under applicable state laws or regulations.
- i) "Doing Business" qualification forms or annual reports.
- j) Computer technology leases, contracts or agreements and related services, including consulting agreements.
- k) Any and all instruments, documents, or agreements that a Junior Officer is authorized to execute pursuant to this Resolution.

3. Any Junior Officer, acting alone, may execute:

- a) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, lost note affidavits, and note endorsements, but only if such instruments, documents, or agreements (i) relate to one-to-four family real estate loans held by the Company, either in its own behalf or in a fiduciary or agency capacity, and (ii) are intended to transfer beneficial interest to Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, GMACM or RFC, Bond agencies, private investors and/or home equity securitizations.
- b) Full or partial releases, satisfactions, subordinations, and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates, but only if such instruments, documents, or agreements relate to one-to-four family mortgage loans held by the Company, either in its own behalf or in a fiduciary or agency capacity.
- c) Deed under Power, Substitution of Trustee, Special Warranty Deeds, Assignments, General Warranty Deeds, Grant Deeds, Allonges, Assignments Affidavits, Loss Assignment Affidavits, Forbearance Agreements, Quit Claim Deeds or any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in connection with foreclosure proceedings or REO property sales in which the Company is involved as owner, mortgagee or in a similar capacity

**OFFICIAL RECORDS**  
**BK: 2709 PG: 785**

- d) Any documents relating to mortgage origination, consolidation, extension and modification agreements that require a signature of lender.
4. In addition to the foregoing, the Board of Directors or any two Executive Officers, one of whom must be the Chief Financial Officer of the Company, may, by filing a written authorization with the Secretary of the Company, designate any person, whether an employee of the Company or not, to execute on behalf of the Company such instruments, documents, or agreements as are specified in such written authorization, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities. Any person so designated in such written authorization shall have such authority as is specifically set forth therein. Revocation of any such authority, in whole or in part, shall likewise be filed with the Secretary.
  5. In addition to the foregoing, The Secretary of the Company, may, by filing a written authorization with the Company, designate any associate of the Company as a Limited Signing Officer, to execute on behalf of the Company such instruments, documents, or agreements as are specified in such written authorization, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities. Any person so designated in such written authorization shall have such authority, in whole or in part, shall likewise be filed with the Secretary.
  6. The above stated documents may be executed by any authorized person as stated in the foregoing resolution when bearing or purporting to bear the signature of such person in facsimile form. All documents signed prior to the date of this Resolution in facsimile format are hereby ratified, and affirmed.
  7. The Secretary shall designate by name any Assistant Secretary who is authorized to execute corporate certifications for this Company, and shall file such designation in the Company record books.

I further certify that the following are duly elected, qualified, and acting officers of GMAC Mortgage, LLC, a limited liability company duly organized and existing under the laws of the State of Delaware, and that they are now serving in the official capacity as set forth opposite their names.

Jose Aguilar	Limited Signing Officer
Juan Antonio Aguirre	Limited Signing Officer
John Albor	Vice President
Heather Anderson	Limited Signing Officer
Jonathan P. Andrews	Assistant Secretary
Tanya N. Anthony	Limited Signing Officer
James Aretakis	Assistant Treasurer
Gina Avila	Limited Signing Officer
Lorraine Balara	Limited Signing Officer
Kathleen Balsamo	Limited Signing Officer
Michael Bender	Limited Signing Officer
Leslie Benner	Vice President
Hu A. Benton	Assistant Secretary
Marnessa Birckett	Limited Signing Officer
Jeffrey Blaschko	Limited Signing Officer
Sanford J. Blitzer	Vice President

**OFFICIAL RECORDS**  
**BK: 2709 PG: 786**

Lori Blue	Vice President
Jill Bohlken	Vice President
Patricia Bollard	Limited Signing Officer
Heather Bollinger	Limited Signing Officer
Beth Borse	Limited Signing Officer
Christie Bouchard	Limited Signing Officer
Margaret Boucher	Vice President
Diane L. Bowser	Senior Vice President
Michele Bradford	Limited Officer for Real Estate Documents
Laurie Brent	Senior Vice President
Katie Brewer	Limited Signing Officer
Jennifer Brooks	Limited Signing Officer
Sandy Broughton	Limited Signing Officer
Jenny Brouwer	Limited Signing Officer
Carla Brown	Limited Signing Officer
Rita Bucolo	Limited Signing Officer
John Bunnel	Senior Vice President
Robert Burdick	Senior Vice President
Thomas K. Cahill	Vice President
James Callan	Limited Signing Officer
Carolyn Carl	Vice President
Robin Carmody	Limited Signing Officer
Marvell Carmouche	Limited Signing Officer
Vincent Castillo	Limited Signing Officer
Kris Caya	Limited Signing Officer
Carol Chapman	Limited Signing Officer
Debra Chieffe	Limited Signing Officer
David A. Chiodo	Limited Signing Officer
Kristie Ciatteo	Limited Signing Officer
James L. Clark	Vice President
Tina Clemens	Limited Signing Officer
Alexis Clinton	Limited Signing Officer
Rebecca Colgan	Limited Signing Officer
Corins Collins	Limited Signing Officer
Karen Cook	Limited Signing Officer
Linda M. Corrigan	Vice President
David Cunningham	Limited Signing Officer
Patricia Damon	Limited Signing Officer
Vickie Day	Limited Signing Officer
Chad Delfs	Limited Signing Officer
Jody Delfs	Limited Signing Officer
Karen L. Derrick	Vice President
Joseph A. DeStasio	Vice President
Vince DiFiglia	Vice President
Michael D. Doering	Limited Officer for Real Estate Documents
Kathleen Doherty	Limited Signing Officer

**OFFICIAL RECORDS**  
**BK: 2709 PG: 787**

Stacey Dolan	Vice President
Tom Donatacci	Senior Vice President
Catherine M. Dondzila	Controller
Marie Dress	Limited Signing Officer
Theresa Edgill	Limited Signing Officer
Joanne Eisensmidts	Limited Signing Officer
Jay Ericson	Vice President
Rodger Ericson	Limited Signing Officer
Sue Evert	Limited Signing Officer
Thomas Evich	Vice President
David Face	Vice President
Mary Tyson Fallon	Limited Signing Officer
Kathleen Farnon	Vice President
Sandra G. Fernandez	Vice President
James Ferriter	Executive Vice President
Donna Fitton	Limited Signing Officer
Sean Flanagan	Limited Signing Officer
Mark Fleming	Vice President
Barb Frost	Limited Signing Officer
Laura Furtick	Limited Signing Officer
Gwyn Gabaly	Limited Signing Officer
Judi Gambrel	Limited Signing Officer
Patricia A. Gardino	Limited Signing Officer
Alana Gerhart	Limited Signing Officer
Lisa M. Gess	Executive Vice President
Rose Mary Gibbons	Limited Officer for Real Estate Documents
Lynn Giuffre	Senior Vice President
Carol Gosbel	Limited Signing Officer
Kathleen Gowen	Limited Signing Officer
Kelly Graham	Limited Signing Officer
Lynn Grasso-Moon	Vice President
Joseph Gray	Limited Signing Officer
Steven Green	Limited Signing Officer
Scott Griffith	Vice President
Elliott Grumer	Senior Vice President
Rebecca Hahn	Vice President
Aly Hajee	Limited Signing Officer
Francis Hallinan	Limited Officer for Real Estate Documents
Sheri D. Hall	Limited Signing Officer
Donna Harkness	Limited Signing Officer
Christine Hasson	Vice President
Robin Hawley	Vice President
Michael Hebling	Limited Signing Officer
Vickie Hickson	Limited Signing Officer
David Hillen	Vice President
Patricia L. Hobbib	General Counsel

**OFFICIAL RECORDS**  
**BK: 2709 PG: 788**

Carl Hochreiter	Limited Signing Officer
Clint Hodder	Limited Signing Officer
Charles R. Hoecker	Senior Vice President
Robert E. Hora	Senior Vice President
Robert L. Horn	Vice President
Norma House	Limited Signing Officer
John Hromy	Assistant Secretary
Cassandra Inouye	Limited Signing Officer
Javid Jaberi	Senior Vice President
Timothy Jacobson	Limited Signing Officer
Andrea Jenkins	Limited Signing Officer
Ashley Johnson	Limited Signing Officer
Diane Johnson	Limited Signing Officer
Erika Johnson	Limited Signing Officer
Michael Kacergis	Limited Signing Officer
John Kane	Assistant Vice President
Rhonda Kastli	Limited Signing Officer
Robert Keaton	Vice President
Robert Keeton	Vice President
Deanna Horst	Vice President
Patricia Kelleher	Limited Signing Officer
Brian Kelley	Vice President
Elizabeth T. Kelly	Assistant Treasurer
John Kerr	Limited Signing Officer
Leon Kerr	Limited Signing Officer
Linda Kimble	Limited Signing Officer
Deborah Knotts	Senior Vice President
Andrea Kopanaiko	Limited Signing Officer
Cindy Kovacevic	Limited Signing Officer
Charles Kraft	Vice President
LeeAnne Kramer	Limited Signing Officer
Barbara Krawczun	Vice President
Margie Kwiatanowski	Limited Signing Officer
Scott Lacey	Assistant Vice President
Diane LaFrance	Limited Signing Officer
Mark Lahiff	Vice President
Frances L. Landue	Limited Signing Officer
Brian Lee	Senior Vice President
Kristin Lim	Limited Signing Officer
Trent Littleton	Limited Signing Officer
Marie Lockwood	Limited Signing Officer
Rosemary Longo	Limited Signing Officer
Stephanie Lowe	Vice President
Laura Lucas	Vice President
Todd Luckey	Limited Signing Officer
Michele Luszc	Limited Signing Officer

**OFFICIAL RECORDS**  
**BK: 2709 PG: 789**

Robert Lux	Vice President
Joanne Lynch	Limited Signing Officer
Francis Madden	Limited Signing Officer
James Magee	Vice President
Lisa Magnuson	Limited Signing Officer
William J. Marx	Assistant Treasurer
Patrick McClain	Senior Vice President
Beverly A. McComas	Limited Officer for Real Estate Documents
Patrick McCool	Limited Signing Officer
Sonya McCumber	Limited Signing Officer
Valarie McDowell	Limited Signing Officer
Michael McIntyre	Limited Signing Officer
Karen McKenna	Limited Signing Officer
Brian McKinney	Vice President
Hattie McLaughlin	Limited Signing Officer
Leonard McMorrow	Limited Signing Officer
Noel McNally	Vice President
James A. McQuaide	Vice President
Scott W. Medrow	Vice President
Susan R. Meier	Vice President
Miriam Mendieta	Limited Officer for Real Estate Documents
Darsi Meyer	Senior Vice President
Joanne Moore	Limited Signing Officer
Sandra Moreno	Limited Signing Officer
Mary Morris	Vice President
Ray Morris	Vice President
Edward Muscovitch	Vice President
Heidi Navarro	Limited Signing Officer
Thomas W. Neary	Executive Vice President
Gary Neuman	Vice President
Ginny Niedert	Limited Signing Officer
Sandra L. Oakes	Assistant Secretary
Coleen O'Donnell	Limited Signing Officer
Clothilde Ortega	Limited Signing Officer
Stephanie Owens	Limited Signing Officer
Bonnie Pelletier	Limited Signing Officer
Joseph A. Pensabene	Executive Vice President
Kenneth R. Perkins	Senior Vice President
Scott Permar	Limited Signing Officer
Jennifer Peters	Limited Signing Officer
William Petersohn	Limited Signing Officer
Charity Peterson	Limited Signing Officer
John M. Peterson	Treasurer
Joyce Petty	Limited Signing Officer
Lawrence Phelan	Limited Officer for Real Estate Documents
Patrick Pilarski	Limited Signing Officer



**OFFICIAL RECORDS**  
**BK: 2709 PG: 790**

Nora Pio	Vice President
Cathy Powell	Senior Vice President
Erika Puentes	Limited Signing Officer
Cheryl L. Hager	Vice President
Beverly Quaresima	Limited Signing Officer
Timothy Quinn	Limited Signing Officer
Regis Quirin	Vice President
Dennis Raico	Assistant Vice President
Myron Ravelo	Limited Signing Officer
Laura E. Reichel	Vice President
Stephen Reilly	Assistant Vice President
Anthony N. Renzi	Board of Directors
Anthony N. Renzi	President
Anthony N. Renzi	Secretary
Sandy Reyelts	Limited Signing Officer
Steven A Rice	Limited Officer for Real Estate Documents
Erin Riebe	Vice President
Julie C. Riley	Limited Signing Officer
Denise Rinear	Vice President
Michael A. Rizzo	Senior Vice President
Michael Rogala	Limited Signing Officer
Judith Romano	Limited Officer for Real Estate Documents
Jeanne Rourke	Limited Signing Officer
Julie A. Rousselow	Vice President
Michael P. Rowan	Vice President
John G. Ruckdaschel	Assistant Secretary
Frank G. Ruhl	Vice President
Shell Rutledge	Limited Officer for Real Estate Documents
Cheryl Samons	Limited Officer for Real Estate Documents
Cindy Sandoval	Limited Signing Officer
Douglas Schaeffer	Vice President
Curtis Schares	Vice President
Daniel Schmieg	Limited Officer for Real Estate Documents
Peter M Schneiderman	Limited Officer for Real Estate Documents
Colleen Schofield	Senior Vice President
Ann Schrader	Limited Signing Officer
Mary Schroeder	Limited Signing Officer
Angela Scotton	Limited Signing Officer
Stephanie Scott	Limited Signing Officer
Sheetal ShahJani	Limited Officer for Real Estate Documents
Dina S. Shapiro	Chief Tax Officer
Mary Ellen Shaw	Limited Signing Officer
Michael Sheffield	Limited Officer for Real Estate Documents
Melissa Sherman	Limited Signing Officer
Neil R. Sherman	Limited Officer for Real Estate Documents
Richard Siegel	Limited Officer for Real Estate Documents

**OFFICIAL RECORDS**  
**BK: 2709 PG: 791**

Laura Siess	Limited Signing Officer
Jenee Simon	Limited Signing Officer
Manjeet Singh	Vice President
Margaret Slattery	Limited Signing Officer
Sandy Smiley	Limited Signing Officer
Joanne Smith	Limited Signing Officer
Richard J. Smith	Senior Vice President
Rosalie Solano	Limited Signing Officer
Joseph Spicer	Limited Signing Officer
Michael Spinelli	Limited Signing Officer
Michael Squillante	Senior Vice President
David Stadler	Senior Vice President
Brenda Staehle	Limited Signing Officer
Deborah Stengel	Limited Signing Officer
Jeffrey Stephan	Limited Signing Officer
David J. Stern	Limited Officer for Real Estate Documents
Richard Stires	Limited Signing Officer
Charles Stone	Vice President
Patricia C. Taylor	Vice President
Cindy Thomas	Senior Vice President
William R. Thompson	Assistant Secretary
Theresa Thornburg	Limited Signing Officer
William J. Tierney	Assistant Secretary
Aixa M. Torres	Limited Signing Officer
Carolyn B. Traczyklewicz	Assistant Secretary
Donna M. Trask	Vice President
Paula L. Trevis	Assistant Secretary
Joseph Trimble	Limited Signing Officer
Barbara Tschanz	Limited Signing Officer
* Kenneth Ugwuadu	Limited Signing Officer *
Steve Ullne	Limited Signing Officer
Donna Valerius	Limited Signing Officer
Dawn Valerius-Lutz	Limited Signing Officer
Jason Vecchio	Limited Signing Officer
John Vella	Executive Vice President
Janet Vollmer	Limited Signing Officer
Ronald C. Wagner	Vice President
Linda Walton	Limited Signing Officer
Kay Wasicki	Vice President
Wendy J. Wasserman	Limited Officer for Real Estate Documents
Rebecca Westerberg	Limited Signing Officer
Greg Westfall	Assistant Secretary
Mitzi West	Limited Officer for Real Estate Documents
Melissa White	Assistant Treasurer
Melissa White	Vice President
James Whitlinger	Senior Vice President

OFFICIAL RECORDS  
BK: 2709 PG: 792

Catherine Williams	Senior Vice President
Paul Williams	Limited Signing Officer
Kristine Wilson	Limited Signing Officer
David Winans	Limited Real Estate Brokerage Officer
Barbara P. Winterberger	Vice President
Rebecca Wirtz	Limited Signing Officer
Tim Witten	Vice President
Danielle Woods	Limited Signing Officer
Dana Worrall	Limited Signing Officer
Betty Wright	Limited Signing Officer
Janine Yamoah	Limited Signing Officer
Liz Yeranosian	Limited Signing Officer
James N. Young	Chief Financial Officer
James N. Young	Board of Directors
Susan Youse	Limited Signing Officer
Scott Zeitz	Limited Signing Officer
J. Chris Ziebold	Limited Signing Officer
Steve Zindler	Limited Signing Officer

IN WITNESS WHEREOF, I have hereunto set my hand and affixed hereto the Company Seal this 13<sup>th</sup> ~~th~~

day of March, 20 09.

(Seal)

  
Carolyn B. Trazykiewicz, Assistant Secretary