

2010025260  
TRACEY 2740/894

LT1-2-2010025260-1

LT2-2740-894-4

9/6  
This Instrument Was Prepared By  
**Rachael Craig-Dunn**  
REO Closing Coordinator  
LAW OFFICES OF DAVID J. STERN, P.A.  
900 S. Pine Island Road , Suite 400  
Plantation, FL 33324  
File No.: 10-C33125  
Tax Folio No.: R01 221 17 3357 5610 0120

R-ENV

RECORDING FEES	\$	35.50
MISCELLANEOUS FEES	\$	2.00
DEED DOC STAMP	\$	700.00
05/10/2010	Deputy CLK	

100,000.00 *JW*

**SPECIAL WARRANTY DEED**

THIS INDENTURE, made this 13th day of April, 2010 between PNC BANK, NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, a Division of NATIONAL CITY BANK successor by merger to NATIONAL CITY BANK OF INDIANA, whose post-office mailing address is 3232 Newark Drive, Miamisburg, OH 45342, hereinafter called the Grantor, and MICHEAL F. SPACCO and JANET M. SPACCO, husband and wife, whose post-office mailing address is 14130 Canyon Swallow Road, Weeki Wachee, FL 34614, hereinafter called the Grantee.

(Wherever used herein the terms "Grantor" and "Grantee" include the parties to this instrument and their heirs, legal representatives and assignees of individuals, and assigns of corporations)

**WITNESSETH:** the Grantor, for and in consideration of the sum of TEN and 00/100 (\$10.00 ) DOLLARS and other good and valuable consideration, receipt whereof is hereby acknowledged by these presents, does grant, bargain and sell, alien, remise, release, convey and confirm unto the Grantee all that certain land, situate in Hernando County Florida, viz:

LOT 12, BLOCK 561, UNIT 7, ROYAL HIGHLANDS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 83 THROUGH 110, INCLUSIVE, PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.

Subject to: Restrictions, limitations, conditions, reservations, covenants and easements of record, if any; all applicable zoning ordinances; and taxes for the current year and all prior and subsequent years.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

AND the Grantor hereby covenants with the 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 the Grantor.


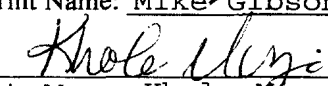
Wherever the text in this Special Warranty Deed so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural.

05/10/2010 2:57PM # Pages 4  
Filed & Recorded in Official Records of  
HERNANDO COUNTY CLERK OF COURT  
KAREN NICOLAI

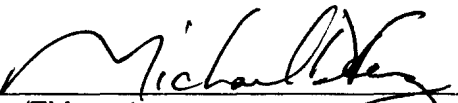
IN WITNESS WHEREOF the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officer(s) thereunto duly authorized, the day and year first above written.

Signed, sealed and delivered  
in our presence:

PNC BANK, NATIONAL ASSOCIATION,  
SUCCESSOR BY MERGER TO NATIONAL CITY  
MORTGAGE, a Division of NATIONAL CITY BANK,  
successor by merger to NATIONAL CITY BANK OF  
INDIANA

  
\_\_\_\_\_  
Print Name: Mike Gibson  
  
\_\_\_\_\_  
Print Name: Khola Mirza

(CORPORATE SEAL)

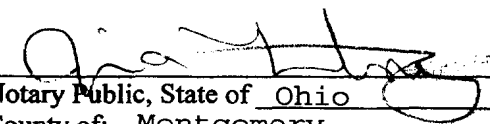
By:   
\_\_\_\_\_  
Name/Title: Michael D. Ferguson VP

STATE OF OHIO  
COUNTY OF MONTGOMERY

April

The foregoing instrument was acknowledged before me this 13th day of March, 2010 by/as  
Michael D. Ferguson VP for PNC BANK, NATIONAL  
ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, a Division of NATIONAL  
CITY BANK, successor by merger to NATIONAL CITY BANK OF INDIANA, who executed same on behalf  
of the said corporation and who did take an oath. He/She is personally known to me or has produced  
\_\_\_\_\_ as identification.

JILL A. FORTNEY, Notary Public  
In and For the State of Ohio  
My Commission Expires Mar. 30, 2011

  
\_\_\_\_\_  
Notary Public, State of Ohio  
County of: Montgomery  
Print Name: Jill A. Fortney

My commission expires: 3/30/11



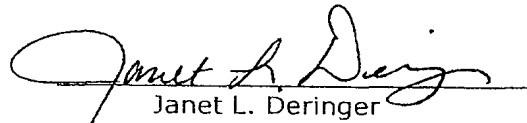
OFFICIAL RECORDS  
BK: 2740 PG: 896

### CERTIFICATE

The undersigned, Janet L. Deringer, Assistant Secretary of PNC Bank, National Association does hereby certify as follows:

1. National City Bank was a wholly owned subsidiary of National City Corporation.
2. Effective December 31, 2008, National City Corporation merged with and into The PNC Financial Services Group, Inc. and National City Bank became a wholly owned subsidiary of The PNC Financial Services Group, Inc.
3. Effective as of November 6, 2009, National City Bank and pursuant to approval granted by the United States Office of the Comptroller of the Currency (as evidenced by the official certification dated November 6, 2009 attached hereto as Exhibit "A"), was merged with and into PNC Bank, National Association.
4. PNC Bank, National Association is a duly organized and existing national banking association (Charter Number 1316) and wholly owned subsidiary of PNC Bancorp, Inc. (a wholly owned subsidiary of The PNC Financial Services Group, Inc.), having its main office located at 222 Delaware Avenue, Wilmington, Delaware 19801 and using federal Employer Identification Number 22-1146430.

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and affixed the seal of this Association this 6<sup>th</sup> day of November, 2009.

  
Janet L. Deringer



Member of The PNC Financial Services Group

One PNC Plaza 249 Fifth Avenue Pittsburgh Pennsylvania 15222 2707

EXHIBIT A

OFFICIAL RECORDS  
BK: 2740 PG: 897

Comptroller of the Currency  
Administrator of National Banks

Northeastern District Office  
340 Madison Avenue, 5<sup>th</sup> Floor  
New York, New York 10173-0002

Licensing Division  
Telephone: (212)790-4055  
Fax: (301) 333-7015

November 6, 2009

James S. Keller  
Regulatory Counsel  
PNC Financial Services Group, Inc.  
249 Fifth Avenue  
One PNC Plaza, 21<sup>st</sup> Floor  
Pittsburgh, Pennsylvania 15222-2707

Re: Application to merge National City Bank, Cleveland, Ohio, with and into PNC Bank,  
National Association, Wilmington, Delaware under the charter and title of the latter.  
Control No: 2009 NE 02 0017 Charter No: 1316

Dear Mr. Keller:

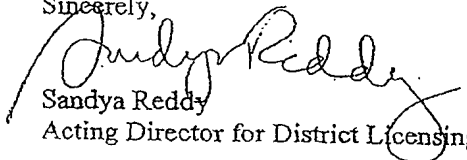
This letter is the official certification of the Comptroller of the Currency to merge National City Bank, Cleveland, Ohio ("NCB"), with and into PNC Bank, National Association, Wilmington, Delaware ("PNC Bank"), effective as of close of business on November 6, 2009. The resulting bank's title is PNC Bank, National Association, charter number 1316.

This is also the official authorization given to PNC Bank, the resulting bank, to operate branches of NCB as branches of the resulting bank. Branches of a national bank target are automatically carried over to the resulting bank and retain their current OCC branch numbers.

We understand that upon consummation, the capital surplus of PNC Bank will increase. Within 30 days following consummation, please provide this office with the exact dollar amount of the capital change so that we may issue our letter certifying the capital increase.

If the combination does not occur as represented in your letter of October 26, 2009, this certification must be returned to the OCC. Following consummation of the merger, please return the charter certificate for NCB so that we may properly close our files for this bank.

Sincerely,

  
Sandya Reddy

Acting Director for District Licensing