

Return To:  
Gulf Coast Title  
111 North Main Street  
Brooksville, Florida 34601  
T-15049146

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24

THIS INSTRUMENT PREPARED BY AND RETURN TO:

BILLIE JO MUSGRAVE  
SUMMERLAND TITLE, LLC  
440 N. ANDREWS AVE.  
FT. LAUDERDALE, FL 33301

Property Appraisers Parcel Identification (Folio) Number:

R15 222 19 3730 0000 0221

R15 222 19 3730 0000 0220

\$135,000.00

SPACE ABOVE THIS LINE FOR RECORDING DATA

8  
17 THIS WARRANTY DEED, made the 4 day of June, 2015 by PENNYMAC HOLDINGS, LLC, a Florida limited liability company, whose address is 6101 CONDOR DR., MOORPARK, CA 93021, herein called the grantor, to THOMAS METTLER AND MELISSA METTLER, as husband and wife, whose post office address is 605 ALPINE THISTLE DRIVE, BROOKSVILLE, FL 34604, 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)

W I T N E S S E T H: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, alienates, remises, releases, conveys and confirms unto the grantee all that certain land situate in Miami Dade County, State of Florida, viz.:

Lot 22, Vista Heights Estates, according to the plat thereof recorded in plat book 13, page 37, public records of Hernando County, Florida.

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, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2014.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

This bottom space intentionally left blank.

Signed, sealed and delivered in the presence of:

\_\_\_\_\_  
 Witness #1 Signature  
**Carolyn Dinh**

\_\_\_\_\_  
 Witness #1 Printed Name

\_\_\_\_\_  
 Witness #2 Signature

**Jason Richards**  
 Witness #2 Printed Name

**PENNYMAC HOLDINGS, LLC**, a Florida limited liability company

By: **PENNYMAC LOAN SERVICES, LLC**,  
 a Delaware limited liability company, as Attorney-  
 in-Fact

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

**Rob Schreiber**

Senior Vice President, Asset Management

STATE OF \_\_\_\_\_  
 COUNTY OF \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_\_\_\_\_, 2015, by \_\_\_\_\_,  
 as \_\_\_\_\_ of PENNYMAC LOAN SERVICES, LLC, a Delaware limited liability company as Attorney-  
 in-Fact, for PENNYMAC HOLDINGS, LLC, a Florida limited liability company, who [ ] is personally known to me or  
 [ ] produced \_\_\_\_\_ as identification.

SEAL

\_\_\_\_\_  
 Notary Public

\_\_\_\_\_  
 Printed Notary Name

File No.: **SL15-37**

## ACKNOWLEDGMENT

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.

State of California  
County of Ventura )

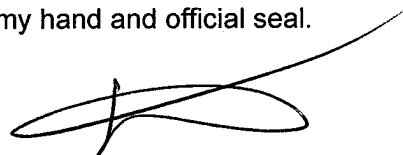
On 6-4- 2015 before me, Cynthia Hoff, Notary Public  
(insert name and title of the officer)

personally appeared Rob Schreiber  
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.

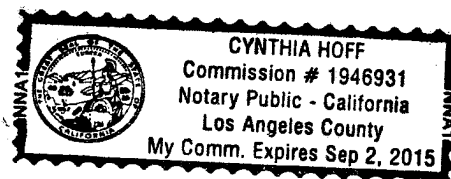
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_



(Seal)



When Recorded Mail To: I  
 PennyMac Loan Services, LLC I  
 6101 Condor Drive, Suite 200 I  
 Moorpark, CA 93021 I  
 Attention: REO Dept – Jon Mason I

### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, **PennyMac Holdings, LLC**, formerly known as PennyMac Mortgage Investment Trust Holdings I, LLC, and formerly doing business in certain states as PennyMac Mortgage Investment Holdings I, LLC and PNMAC Mortgage Investment Holdings I, LLC, a Delaware limited liability company, having its principal place of business at 6101 Condor Drive, Suite 310, Moorpark, California 93021, as Owner (hereinafter called "**Owner**") hereby appoints PennyMac Loan Services, LLC (hereinafter called "**PennyMac**"), as its true and lawful attorney in fact to act in the name, place and stead of Owner solely for the purposes set forth below.

The said attorney in fact is hereby authorized and empowered, solely with respect to the Loans and REO Properties, as defined in, and subject to the terms of, that certain Flow Servicing Agreement, between PennyMac and PennyMac Operating Partnership, L.P., dated as of August 4<sup>th</sup>, 2009 (the "Servicing Agreement"), including Section 4.12 thereof, pursuant to which PennyMac services certain Mortgage Loans and REO Properties for Owner thereunder, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non military affidavits, notices of rescission, 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, and other documents or notice filings on behalf of Owner in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by PennyMac and made payable to Owner.

4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes PennyMac to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.

5. To negotiate, prepare and execute repayment plans, forbearance agreements, loan modification agreements, short sale agreements, deeds in lieu of foreclosure, and any other loss mitigation programs and related documentation.

6. To do any other act or complete any other document that arises in the normal course of servicing of all Loans and Acquired Collateral, as defined in, and subject to the terms of the Servicing Agreement.

The undersigned gives to PennyMac, as said attorney-in-fact, full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney has been executed and is effective as of this 10th day of December, 2013, and the same shall continue in full force and effect until revoked in writing by the undersigned.

**PENNYMAC HOLDINGS, LLC,  
FORMERLY KNOWN AS PENNYMAC  
MORTGAGE INVESTMENT TRUST  
HOLDINGS I, LLC**

Witness:

Print Name: Amy Bernardino

Witness:

Print Name: Carla Matthews

By: Mallory J. Garner  
Title: Assistant Secretary

State of California }  
County of Ventura }

On December 10, 2013, before me, Cynthia Hoff, Notary Public, personally appeared Mallory Garner, 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 persons(s), or the entity upon behalf of which the persons(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 \_\_\_\_\_ (Seal)



PENNYMAC LOAN SERVICES, LLC  
DESIGNATION AND AUTHORIZATION OF  
MORTGAGE LOAN TRANSFERS AND ENDORSEMENTS &  
REAL ESTATE TRANSFERS AND ENDORSEMENTS

Pursuant to the authority granted to the undersigned by resolutions attached hereto as Exhibit A (the "Resolutions"), which were adopted as of November 26, 2013 by the Board of Directors of PennyMac Loan Services, LLC (the "Company"), the undersigned hereby appoints the following individuals as Authorized Signers of the Company (each, an "Authorized Signer"), for the purpose of taking any and all actions authorized to be taken by the Authorized Signers as set forth in the Resolutions, until such Authorized Signer's earlier resignation or removal.

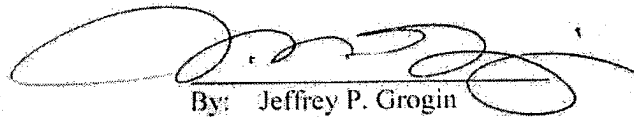
Names of Authorized Signers

Karen Abram  
Lisa Allinson  
Sonya Barbi-Sullenbarger  
Lance Bell  
Gina Benn  
Christine Blackman  
Daniel Clouser  
Angela De Aro  
Karen Denton  
Jeremy Dewey  
Mike Drawdy  
Terry DuVarney  
Rita Garcia  
Brett Gernon

Todd Graves  
Javier Huancas  
Bryan Hyder  
Jon Mason  
Manuel Mata Jr.  
Johnny Morton  
James Patton  
Erica Rangel  
Chris Santana  
Rob Schreiberman  
Nicholas (Jay) Schwegel  
Brandon Sciumbato  
Ali Sharafdin  
Chris White

This Designation and Authorization is dated as of January 28, 2014, and shall supersede and replace in all respects any similar designation and authorization dated prior to the date hereof, and it shall remain in full force and effect until superseded by a designation and authorization dated subsequent to the date hereof.

PENNYMAC LOAN SERVICES, LLC



By: Jeffrey P. Grogin  
Title: Secretary

**EXHIBIT A**  
Resolutions Adopted by the  
Board of Directors of  
PennyMac Loan Services, LLC  
as of November 26, 2013

**Mortgage Loan Transfers and Endorsements**

RESOLVED, that the Chief Executive Officer, the President and Chief Operating Officer, the Chief Mortgage Operations Officer, the Chief Correspondent Officer, the Chief Credit and Enterprise Risk Officer, the Chief Business Development Officer, the Chief Capital Markets Officer, the Chief Administrative and Legal Officer, the Treasurer, the Secretary and any Assistant Secretary of the Company (each, an "**Authorized Officer**") be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to execute, endorse and/or deliver, or cause to be executed, endorsed and/or delivered, assignments of mortgages, deeds of trust, and similar security instruments, note endorsements, note allonges, releases, pooling documents or similar documents or instruments (the "**Transfer Documents**") necessary to effectively transfer mortgage loans in the name and on behalf of the Company to or in favor of any third party as may be necessary;

RESOLVED FURTHER, that the Authorized Officers of the Company shall have the authority to take any and all actions ("**Other Actions**") which are required or necessary in order for the Company to perform its obligations under any contract, agreement or commitment the Company has with any third party to service or subservice mortgage loans, including but not limited to the execution and/or correction of documents on the client's or investor's behalf;

RESOLVED FURTHER, that the Authorized Officers be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Signers, in substantially the form attached hereto as **Exhibit A**, such additional individuals as such Authorized Officer may deem necessary to execute and/or deliver the Transfer Documents and take Other Actions;

RESOLVED FURTHER, that any Authorized Officer designating an Authorized Signer hereunder be, and hereby is, required to: (i) forward any documentation evidencing such designation to the Company's Secretary, and (ii) notify the Company's Legal Department of the termination of any Authorized Signers designated hereunder;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these resolutions, (ii) the names of the Authorized Officers and Authorized Signers authorized to execute the Transfer Documents and take Other Actions, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Signers; and

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company.

Real Estate Transfers and Endorsements

RESOLVED, that the Chief Executive Officer, the President and Chief Operating Officer, the Chief Mortgage Operations Officer, the Chief Correspondent Officer, the Chief Credit and Enterprise Risk Officer, the Chief Business Development Officer, the Chief Capital Markets Officer, the Chief Administrative and Legal Officer, the Treasurer, the Secretary and any Assistant Secretary of the Company (each, an "Authorized Officer") be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name, to execute, acknowledge, seal and/or deliver, or cause to be executed, endorsed and/or delivered, any deeds, bills of sale and/or other instruments of sale, conveyance and transfer (the "Real Estate Transfer Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof of documents relating to the transfer of any interest in real estate in the name and on behalf of the Company to or in favor of any third party as may be necessary;

RESOLVED FURTHER, that the Authorized Officers be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Signers, in substantially the form attached hereto as Exhibit B, such additional individuals as such Authorized Officer may deem necessary to execute and/or deliver the Real Estate Transfer Documents;

RESOLVED FURTHER, that any Authorized Officer designating an Authorized Signer hereunder be, and hereby is, required to: (i) forward any documentation evidencing such designation to the Company's Secretary, and (ii) notify the Company's Legal Department of the termination of any Authorized Signers designated hereunder;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these resolutions, (ii) the names of the Authorized Officers and Authorized Signers authorized to execute the Real Estate Transfer documents, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Signers; and

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company.