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Prepared by:
Matthew W. Penhale, Esq.

MCCALLA RAYMER LEIBERT PIERCE, LLC
Two North Twentieth
2 20th Street North, Suite 1000
Birmingham, Alabama 35203
File Number: 943818 / Moore

Send Property Tax Notice to: Secretary of Veterans Affairs, an Officer of the United States (Department of Veterans Affairs, VA Regional Loan Center, P.O. Box 1437, St. Petersburg, FL 33731)

SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Ten Dollars (\$10.00) and other valuable considerations to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt whereof is hereby acknowledged, Franklin American Mortgage Company, (hereinafter referred to as "GRANTOR"), does hereby grant, bargain, sell and convey unto Secretary of Veterans Affairs, an Officer of the United States (Department of Veteran Affairs c/o Loan Guaranty Service 3401 West End Avenue, Suite 760W, Nashville, TN 37203), (hereinafter referred to as "GRANTEE"), its successors and assigns, all right, title, interest and claim in or to the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 224, according to the Final Plat of Camden Cove West, Sector 3, Phase 3, as recorded in Map Book 39, page 131, in the Probate Office of Shelby County, Alabama.

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.

THIS CONVEYANCE IS MADE SUBJECT TO ANY RIGHT OF REDEMPTION ARISING BY VIRTUE OF THE FORECLOSURE OF A MORTGAGE EVIDENCED BY THAT CERTAIN FORECLOSURE DEED DATED August 3, 2018, RECORDED IN INSTRUMENT NO.20180808080282270, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

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IN WITNESS WHEREOF, state from Game (Grantor), by Francine Bryant, its Second with President who is authorized to execute this conveyance, has hereto set its signature and seal, on this day of	_, of
August , 2018. Franklin American Mottgage Company By:	
THE STATE OF New Jersey COUNTY OF Mercer	
I, the undersigned Notary Public, in and for said county, in said state hereby certify the Francine Bryant who is Second Vice President of is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed the contents of the conveyance, he as such officer with full authority, executed same voluntarily for and as the action of the conveyance.	ed of
GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 31 day August , 2018.	oi
My Commission expires: 8/10/22	

REGINA E. EVASLIN NOTARY PUBLIC OF NEW JERSEY My Commission Expires August 10, 2022 ID# 50065694

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CERTIFICATE OF RESOLUTION

The undersigned hereby certifies that he/she is the duly elected Secretary/CFO of Franklin American Mortgage Company, a corporation of the State of Tennessee (the "Company"), and further certifies that the following are true copies of resolutions duly adopted by the governing body of the Company effective as of the Effective Date of Resolution set forth below, that remain in full force and effect and do not conflict with the governing documents of Company.

<u>BE IT RESOLVED</u> that those employees of Cenlar FSB ("Cenlar") listed below (the "Document Executing Officers") are hereby authorized in furtherance of a certain Subservicing Agreement between Cenlar and the Company dated as of May 8, 2009, as amended (the "Subservicing Agreement"):

- a. to execute and (where required by law or custom) to attest, acknowledge and record:
 - 1. requests for delivery of custodial mortgage loan documents, reconveyances, substitutions of trustees, discharges releases and satisfactions of deeds of trust, trust deeds, mortgage and security deeds (each a "Security Instrument");
 - 2. notes, or other debt instruments upon payment in full;
 - 3. partial releases of collateral encumbered by any Security Instrument,
 - 4. modifications and/or extensions of so-called "balloon reset" mortgages
 - 5. modifications of notes and Security Instruments upon the prior written approval of the Company;
 - 6. substitutions of trustees, pleadings, notices, deeds and other instruments necessary to institute, continue or complete foreclosure of loans;
 - 7. all documents, including all deeds and conveyances necessary to effect the sale and/or liquidation of a mortgaged property;
 - 8. any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of a property acquired by Company or an investor by foreclosure or other process, including but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance;
 - 9. any documents or instruments in connection with any bankruptcy or receivership of an obligor or mortgagor on a loan;
 - 10. all necessary documents to file claims with insurers on behalf of Company with respect to the mortgage loans or other assets;
 - 11. the power to indorse instruments required to effectuate mortgage loan payments, refunds or disbursement of insurance or other miscellaneous proceeds, such as checks evidencing such payments, refunds or proceeds; and
 - 12. with the prior written approval of Company any and all other related instruments and documents;
- b. to negotiate and execute mortgage loan modification agreements;
- c. to declare defaults with respect to a mortgage loan or other asset;
- d. to give notices of intention to accelerate and of acceleration and any other notices as reasonably necessary or appropriate;

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- e. to post all notices as required by law and the loan documents, including the debt instrument and the instruments securing a loan in order to foreclose or otherwise enforce the Security Instruments;
- f. pursue appropriate legal action and conduct the foreclosure or other form of sale and/or liquidation, issue bidding instructions with respect to such sale;
- g. to conduct eviction or similar dispossessory proceedings;
- h. to take possession of collateral on behalf of Company or an investor;
- i. to file suit and prosecute legal actions against all parties liable for amounts due under a loan, including but not limited to, any deficiency amounts due following foreclosure or other acquisition or disposition of an asset;
- j. to assign, convey, accept, or otherwise transfer the interest in any asset on behalf of Company;
- k. to take such other actions and exercise such rights which may be taken by Company on behalf of investors or custodians with respect to any mortgage loan or other asset, including but not limited to, realization upon all or any part of a loan or any collateral therefor or guaranty thereof; and
- 1. to take any such actions and execute such documents as may be necessary to fulfill Cenlar's obligations to investors and Owner/Servicer under the Subservicing Agreement.

This authorization shall last the length of time as the Document Executing Officers individually are employed at Cenlar. The authorization is at the convenience and pleasure of Company and is revocable upon notice. Further, the authority of the aforesaid individuals is specifically and strictly limited to the purpose stated above. If not revoked sooner, such officer status shall terminate upon the transfer or termination of an individual from a position requiring these services;

BE IT FURTHER RESOLVED that the Document Executing Officers appointed shall be titled as Assistant Secretary, Vice President-Document Execution, Second Vice President, Vice President or above, for the purpose of enacting the above; and

BE IT FURTHER RESOLVED that the Document Executing Officers authorized hereby are:

Nancy Irwin Lorraine Austin Felice Jones Jeanne Bader John Kadimik Teresa Baker Eric Kramp Venicia Basinger Mark Kelbaugh Kellie Beasley Molly Kelly David Bench Marlene Klein Michael Blair Steven Kravitz Carl Blum William Long Patricia Bracey Donna J. Lynch Danielle Bracy

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Judy MacLaughlin Jessica Bradbury Maria Materia Robin Brodsky *Francine Bryant Judith Matias Teresa Burke Carolyn McCauley Jennifer Caulkins Diane McCormick Kerene McFarlane Leia Casey Cecilia Collins Zamorra McGee Diane Constantine James McNicholas Patrick Coon David J. Miller Jr. Gina Miner Jonathan Counts Janet Morrison Lauren Cromer Wilma Myiow Joseph Cyrus Jack Plasket Kathleen D'Amore Mathieu Davila Angela Pulli Kimberly DiLeo Hallie Roberts Jennifer Dobron Athena Santos Marianne Doroba James Scott James Dunmeyer Melissa Siegel Christine Emig Gregory Simpson Luz Fontanez Jeffrey Stanley Christine Ford Mary Ann Sullivan Rory Frie Zahira Sweet Krystal Gaines Cynthia Thomas Meredith Gillespie Melissa Visinki Kim Hagen Jason Webb Monique Hagins Robert Weis Bryan Harnett Andrea Wiley Edward Hirsh

Effective Date of Resolution: May 24, 2018.

By:

Joette Iris

Scott Tansil, Secretary/CFO

Shamika Winters

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Grantee's name an	_	_	-	_		iterest to prop	erty is being	conveyea.
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