

#09-3150

Record: \$ 45.00

Doc Stamps: \$ 1,176.00

This Document Prepared By and Return to:

Pamela S. Canady, CLC  
Treasure Coast Title Agency of Vero, Inc.  
3375 20th Street Ste 130  
Vero Beach, FL 32960

Parcel ID Number: 32-39-29-00005-0000-00010.1

## Special Warranty Deed

This Indenture, Made this 28th day of May, 2009 A.D., Between  
RBC Bank (USA) f/k/a Royal Bank of Canada, Successor by Merger to Indian  
River National Bank  
of the County of Nash, State of North Carolina, grantor, and  
Woodrow Dawsey and Belinda Dawsey, husband and wife

whose address is: 4705 66th Avenue, Vero Beach, FL 32967

of the County of Indian River, State of Florida, grantees.  
Witnesseth that the GRANTOR, for and in consideration of the sum of

-----TEN DOLLARS (\$10)----- DOLLARS,  
and other good and valuable consideration to GRANTOR in hand paid by GRANTEES, the receipt whereof is hereby acknowledged, has  
granted, bargained and sold to the said GRANTEES and GRANTEES' heirs, successors and assigns forever, the following described land, situate,  
lying and being in the County of Indian River State of Florida to wit:

The East 276.95 feet of Lot 10, Block 1, Plat of Palm Villa Estates,  
according to map or plat thereof as recorded in Plat Book 1, Page 58  
of the Public Records of Indian River County, Florida, less and  
except the South 30 feet and the East 5 feet less the South 30 feet.

Together with all 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 grantees that grantor is lawfully seized of said land in fee simple; that grantor has  
good right and lawful authority to sell and convey said land; that 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 grantor.

In Witness Whereof, the grantor has hereunto set its hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

RBC Bank (USA) f/k/a Royal Bank of  
Canada, Successor by Merger to  
Indian River National Bank

By: Richard Ramsay (Seal)  
Richard Ramsay, Vice President  
P.O. Address: 1476 Hunter Hill Road, Rocky Mount, NC 27804

Ricky Stallings  
Printed Name: Ricky Stallings  
Witness

Lisa Battle-Thorne  
Printed Name: Lisa Battle-Thorne  
Witness

STATE OF North Carolina  
COUNTY OF Nash

The foregoing instrument was acknowledged before me this 28th day of May, 2009 by  
Richard Ramsay, Vice President of RBC Bank (USA) f/k/a Royal Bank of  
Canada, Successor by Merger to Indian River National Bank  
he is personally known to me or he has produced his (State) Driver's License as identification.

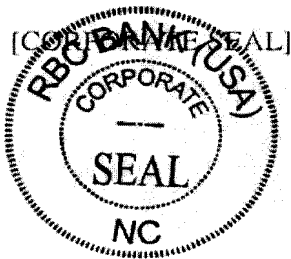
JUDY T. TAYLOR  
NOTARY PUBLIC  
NASH COUNTY, NC

Judy T. Taylor  
Printed Name: JUDY T. TAYLOR  
Notary Public  
My Commission Expires: 1-2-09

CERTIFICATE OF SECRETARY

The undersigned Assistant Secretary of RBC Bank (USA), successor by name change to RBC Centura Bank, hereby certifies that the attached is a true and accurate copy of the Resolution pertaining to Bank Officers adopted by the Executive Committee of the Board of Directors of RBC Centura Bank as of June 21, 2007. The undersigned further certifies that Richard J. Ramsay is a duly elected Bank Officer of RBC Bank. (USA).

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the corporation on this 24<sup>th</sup> day of February, 2009.



  
Assistant Secretary

**RBC CENTURA BANK ("Bank")**  
**RESOLUTIONS OF THE BOARD OF DIRECTORS**

as of  
June 21, 2007

**Bank Officers/Vice Presidents**

In order to carry out the business of the Bank, it is necessary from time to time to designate certain persons as Bank Officers, as defined in the bylaws of the Bank and more specifically detailed below. In order to carry out the duties of a Bank Officer in some jurisdictions, it is necessary to have the title of Vice President rather than Bank Officer. Management of the Bank desires approval of the use of the title Vice President for those Bank Officers named herein. Management also desires that names be added or deleted from the list of Bank Officers, as needed, without prior Board approval.

**UPON MOTION DULY PROPOSED AND SECONDED, IT IS RESOLVED:**

1. **THAT** the Directors ratify, confirm and approve all lawful actions taken by the Bank Officers of the Bank prior to the date hereof which have not previously been authorized and approved.
2. **THAT** the Directors hereby appoint the persons listed on the attached Exhibit A as Bank Officer to also have the title of Vice President, as needed, each of whom will hold office until his or her earlier death, resignation or removal.
3. **THAT** the Directors further delegate the authority to the individuals listed on the attached Exhibit A as described and defined in Article IV, Section 4.9 of the Bank's Bylaws which is set out herein as: "Bank Officers will be designated and appointed by the board of directors, or such other person or persons to whom such duty has been delegated by said board of directors. Each Bank Officer will perform the duties of such Bank Officer established by the board of directors, or such other person or persons to whom such duty has been delegated by said board of directors, and when so acting will have all the powers of and be subject to all the restrictions upon that Bank Officer as will be necessary to effectuate the duties and responsibilities of that office. Any Bank Officer may sign any deeds, mortgages, contracts, or other instruments which the board of directors has authorized to be executed or which may be necessary or appropriate for the proper conduct of the business of the corporation, except in cases where the signing and execution of such documents or instruments will be expressly delegated by the board of directors or these bylaws to some other officer or agent of the corporation or will be required by the Act to be otherwise signed or executed. A Bank Officer will perform such other duties as from time to time may be assigned to him by the chairman of the board, the president, or the board of directors."

4. **THAT** in addition to the powers bestowed by the Bank's Bylaws as set out above, the Directors wish to more clearly define and describe the authority delegated to a Bank Officer and hereby authorize any Bank Officer to execute loan documentation necessary and appropriate to close and administer loans on behalf of the Bank, including but not limited to, modification agreements, release deeds, subordination agreements, construction loan agreements, and substitutions of trustees. In addition, a Bank Officer will have the power and authority to execute documents necessary to satisfy the instruments described above, including but not limited to, lien releases, satisfactions and other documents relating to satisfactions of indebtedness in the name of and on behalf of the Bank as necessary to transact the business of the Bank in the normal course. The Directors further declare that the signatory authority described herein has not been designated or delegated exclusively to any other officers or agents of the Bank and is specifically herein designated and delegated to a Bank Officer. Over time additional Bank employees will be designated with the title of Bank Officer and others currently titled as such, will no longer have the title. The Bank will update and maintain a list of current Bank Officers in a format similar to the list attached hereto as Exhibit A and the update of the list will not require Board approval. It is the intent of these resolutions that all Bank Officers as detailed in the list maintained by the Bank will have the delegated authority as described and defined in these resolutions.
5. **THAT** in certain jurisdictions, where necessary, the Bank Officers will have the title of Vice President and will have the authorities associated with those of a Bank Officer.

**EXHIBIT "A"**

**RICHARD J. RAMSAY**