

08K0098

PREPARED BY:

Jennifer Reed

Cypress Lakes Title Services LLC

220 Pine Ave. North, Suite A

Oldsmar, FL 34677

REO# A08K159

FL (CONVENTIONAL)

SPECIAL WARRANTY DEED

THIS INDENTURE, MADE THIS 23 day of JULY, 2009, BY AND BETWEEN FANNIE MAE A/K/A FEDERAL NATIONAL MORTGAGE ASSOCIATION, A CORPORATION ORGANIZED UNDER AND EXISTING PURSUANT TO THE LAWS OF THE UNITED STATES, HEREINAFTER CALLED GRANTOR, AND TIMOTHY P. LOWE, A SINGLE MAN, WHOSE ADDRESS IS 5080 Fairway Cir. # 208, Vero Beach, Florida 32967, AND THOMAS P. LOWE, A MARRIED MAN, OF 14 LONGFELLOW DR, SUCCASUNNA, NJ 07876, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, HEREINAFTER CALLED GRANTEE.

WITNESSETH, THAT THE SAID GRANTOR, FOR AND IN CONSIDERATION OF THE SUM OF TEN AND 00/100 DOLLARS (\$10.00) IN HAND PAID BY GRANTEE AND OTHER VALUABLE CONSIDERATIONS, THE RECEIPT WHEREOF IS ACKNOWLEDGED, HEREBY GRANTS, BARGAINS AND SELLS TO THE SAID GRANTEE, FOREVER, THE FOLLOWING DESCRIBED LAND IN THE COUNTY OF INDIAN RIVER, STATE OF FLORIDA, TO-WIT:

Building No. 700, Unit No. 208 of FAIRWAYS AT GRAND HARBOR, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1699, Page 1327, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

WHICH SAID PROPERTY IS COMMONLY KNOWN AS 5080 FAIRWAY CIR 208, VERO BEACH, FLORIDA 32967.

PARCEL IDENTIFICATION NO. 32392300024070000208.0

TO HAVE AND TO HOLD THE ABOVE-DESCRIBED PROPERTY, WITH APPURTENANCES, UNTO THE SAID GRANTEE, AND THEIR ASSIGNS, FOREVER, SUBJECT TO COVENANTS AND RESTRICTIONS OF RECORD, ZONING AND LAND USE RESTRICTIONS IMPOSED BY GOVERNMENTAL AUTHORITIES, AND MATTERS AN ACCURATE SURVEY WOULD REVEAL, AND SAID GRANTOR DOES HEREBY SPECIALLY WARRANT THE TITLE TO SAID LANDS AND WILL DEFEND THE SAME AGAINST THE LAWFUL CLAIMS OF ANY PERSON WHOMSOEVER CLAIMING BY, THROUGH, OR UNDER THE SAID GRANTOR.

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IN WITNESS WHEREOF THE UNDERSIGNED FANNIE MAE A/K/A FEDERAL NATIONAL MORTGAGE ASSOCIATION HAS CAUSED THESE PRESENTS TO BE SIGNED IN ITS NAME BY ITS UNDERSIGNED OFFICERS, AND ITS CORPORATE SEAL AFFIXED THIS 1ST day of MAY, 2009.

**FANNIE MAE A/K/A FEDERAL NATIONAL
MORTGAGE ASSOCIATION**
International Plaza II, 14221 Dallas Parkway, Suite 1000
Dallas, TX. 75254

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

[Signature]
WITNESS
WITNESS PRINTED NAME: Ana Varquez

[Signature]
WITNESS
WITNESS PRINTED NAME: SHARILAN

[Signature]
Printed Name: Kelly Payne,
Title: ASSISTANT SECRETARY

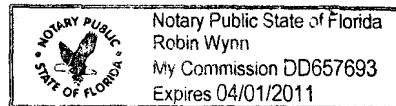
See attached Exhibit A

STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY THAT ON THIS DAY BEFORE ME, AN OFFICER DULY AUTHORIZED IN THE STATE AND COUNTY AFORESAID TO TAKE ACKNOWLEDGEMENTS, PERSONALLY APPEARED KELLY PAYNE AND KNOWN TO BE THE PERSON DESCRIBED IN AND WHO EXECUTED THE FOREGOING INSTRUMENT AS THE ASSISTANT SECRETARY, RESPECTIVELY, OF THE CORPORATION NAMED THEREIN, AND SEVERALLY ACKNOWLEDGED BEFORE ME THAT SHE EXECUTED THE SAME AS SUCH OFFICER IN THE SAME AND ON BEHALF OF SAID CORPORATION.

WITNESS MY HAND AND OFFICIAL SEAL IN THE COUNTY AND STATE LAST AFORESAID, THIS 1
day of May, 2009.

[Signature]
NOTARY PUBLIC,
MY COMMISSION EXPIRES (SEAL) 4/1/2011



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Exhibit "A"


FannieMae

Delegation of Assistant Secretary Signature Authority

Delegation Title: Delegation of Assistant Secretary Signature Authority from Christine Reddy, Vice President and Deputy General Counsel and Deputy Corporate Secretary to Kelly Payne, Business Operations Representative, REO Sales

Date: January 12, 2009

Requestor: Gabrielle Harrison, Vice President, REO Sales

Delegator: Christine Reddy, Vice President and Deputy General Counsel and Deputy Corporate Secretary

Delegatee: Kelly Payne, Business Operations Representative, REO Sales

Effective Date: December 29, 2008

Expiration Date: July 31, 2009

Delegation Description

Delegator authorizes the Delegatee to sign as Assistant Secretary for only those transaction documents that the Requestor has delegated the Delegatee to sign as set forth in Section 5 of the attached Assistant Secretary Signature Authority Request Form (the "Request Form").

Delegation Limitations

- Delegatee may not further delegate this Delegation of Assistant Secretary Signature Authority.

Delegation Compliance

- Requestor and Delegatee are jointly responsible for notifying the Delegator of any change to the authorized transactions as set forth in Section 5 of the Request Form.
- Requestor, Delegator and Delegatee are jointly responsible for ensuring that this Delegation of Authority is in compliance with Fannie Mae Code of Business Conduct, Charter Act, Board Committee Charters, Bylaws, existing policies and procedures; and applicable laws, rules and regulations.
- To the extent that new policies and procedures are developed and approved or existing policies and procedures are modified, compliance with such policies and procedures is also the joint responsibility of Requestor, Delegator and Delegatee.

Note

This Delegation of Assistant Secretary Signature Authority:

- will remain in effect only through the above expiration date unless renewed in writing; and
- will expire when the Delegatee leaves his or her position in the business unit, or when such authority is formally revoked by the Requestor or Delegator.

Christine E. Reddy
Delegator's Signature

January 12, 2009
Execution Date

Exhibit "A" continued



FannieMae

Assistant Secretary Signature Authority Request Form

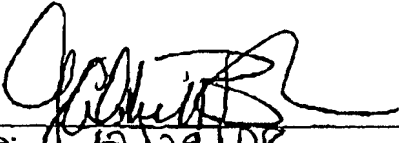
Request for Delegation or Rescission of Assistant Secretary Signatory Authority

1.	Requestor (name, title, and business unit): Gabrielle Harrison, Vice President, REO Sales
2.	Delegatee (name, title, and business unit): Kelly Payne, Business Operations Representative, REO Sales
3.	Purpose of this Request: <input checked="" type="checkbox"/> Request Delegation of Assistant Secretary Signature Authority <input type="checkbox"/> Rescind Delegation of Assistant Secretary Signature Authority
4.	Reason Assistant Secretary signatory authority delegation or rescission requested: Closing Agents/Business Operations Representatives involved in closing activities must sign the deed conveying the property to the new owner and various customary closing documents to complete the closing transactions.
5.	Authorized transactions and description of kind(s) of documents to be signed pursuant to this delegation: Deeds, HUD-1 Uniform Settlement Statement, Waiver and Release
6.	Signature authority to be in effect until (list a date certain, not longer than 12 month period, or "rescinded"): July 31, 2009
7.	Approximate number of documents estimated to be signed in the next 12 months using this authority: 300 per month
8.	Describe how this employee's delegated signature authority will be supervised and monitored: Director and manager will oversee
9.	Describe limits on the employee's delegated signature authority: Authority limited to the deed/title conveying the property and any various customary closing documents related to the sale of REO properties for REO Sales.

Exhibit "A" continued

Certification by Requestor:

I certify that the information provided on this form is true and correct. I hereby request that Assistant Secretary signature authority be delegated to the above-named Delegatee with the limitation and oversight specified herein. I certify that, as of the date of this Request, pursuant to the applicable and current Delegations of Authority for the Business Unit in which I am an Officer, I have the requisite authority to sign the transaction documents as set forth in Section 5 of this form and to further delegate such authority.

Signature: 
Date: 12/29/07

Return this completed form to Christine Reddy in the Office of the Corporate Secretary.

Fairways at Grand Harbor Condominium Association, Inc.
 CERTIFICATE OF APPROVAL LEASE OR PURCHASE

Timothy & Tom Lowe

are approved by Fairways at Grand Harbor Condominium Association, Inc. A Florida Corporation Not-For-Profit, as Purchaser of the following described property in Indian River County, Florida.

Unit # G Condominium Building 208 of FAIRWAYS at GRAND HARBOR CONDOMINIUM ASSOCIATION, INC. recorded in the Official Book _____ Page _____ of the Public Records of Indian River County, Florida.

Dated this 21st day of July, 2009
 By: _____

Fairways at Grand Harbor Condominium Association, Inc.

[Signature]
 Board of Directors Officer

 Board of Directors Officer

STATE OF FLORIDA
 COUNTY OF INDIAN RIVER

THE FOREGOING INSTRUMENT was acknowledged before me on the 21st day of July, 2009 by Robert Freeman and _____ who are the President and Board of Directors Officer of said corporation and are well known to me or have produced identification in the form of _____ which is freely and voluntarily under the authority vested in them by said corporation, and that the seal affixed thereto is the true corporation seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 21st day of July, 2009.

Kristin Mae Squires Indian River County
 NOTARY PUBLIC, State of Florida at Large

My Commission Expires:

