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**THIS INSTRUMENT PREPARED BY
AND RETURN TO:**

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ECS No. G10067418

WARRANTY DEED

THIS INDENTURE, made this 30 day of October, 2010, between ROSS G. HELFT, and KAREN K. HELFT, HUSBAND AND WIFE, whose mailing address is 10358 SUGAR RIDGE WAY, INDIANAPOLIS, IN 46239 parties of the first part("Grantor"), and FEDERAL NATIONAL MORTGAGE ASSOCIATION, whose mailing address is 950 East Paces Ferry Road, Suite 1900, Atlanta, GA 30326, party of the second part("Grantee"),

WITNESSETH:

That the said parties of the first part, does hereby grant and convey to the parties of the second part, in lieu of foreclosure, for and in consideration of the sum of TEN AND NO/100THS DOLLARS (\$10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION paid, the receipt whereof is hereby acknowledged, have granted, bargained, sold and transferred, and by these presents do grant, bargain, sell and transfer unto the said party of the second part and its assigns forever, all that certain parcel of land lying and being in INDIAN RIVER County, Florida, more particularly described as follows:

LOT 174, FALCON TRACE - PLAT FIVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 21 AT PAGE 52, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

(The acceptance of this Warranty Deed is in lieu of foreclosure, is intended to constitute a Deed In Lieu of Foreclosure and is under and subject to the provision for that certain mortgage dated June 22, 2007 in the original amount of \$305,100.00 given to WELLS FARGO BANK, N.A. and recorded in Official Records Book 2180 at Page 242 in the public records of INDIAN RIVER County, Florida. Additionally, the acceptance of this Deed is intended to be an absolute conveyance of title and not as additional security with respect to the below-described Mortgage, by Grantee shall not constitute a merger of the fee simple title with the aforesaid Mortgage, nor shall the acceptance of the Warranty Deed by Grantee operate to satisfy the indebtedness secured by the aforesaid Mortgage. The aforesaid Mortgage shall only be satisfied when an instrument satisfying same is recorded.)

TOGETHER with all the tenements, hereditaments and appurtenances, with every privilege, right, title, interest and estate, dower and right of dower, reversion, remainder and easement thereto belonging or in anyway appertaining: **TO HAVE AND TO HOLD** the same in fee simple forever.

And the said parties of the first part do covenant with the said party of the second part that they are lawfully seized of the said premises, that the property is free from all encumbrances except: (1) Taxes for the year 2010 and subsequent years; (2) Conditions, restrictions, limitations, and easements of record; and (3) that certain Mortgage dated June 22, 2007, recorded June 29, 2007, in Official Records Book 2180, at Page 242, of the public records of INDIAN RIVER County, Florida, given by ROSS G. HELFT and KAREN K. HELFT, HUSBAND AND WIFE to

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WELLS FARGO BANK, N.A., and that they possess good right and lawful authority to sell the same; and that the said parties of the first part do hereby fully warrant the title to the said land, and will defend the same against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said parties of the first part have set their hands on the day and year above written.

Signed, sealed and delivered in our presence:

[Signature]
Witness #1
Print Name: DARLENE K. HAYDEN

[Signature]
ROSS G. HELFT

[Signature]
Witness #2
Print Name: DAREN JOHNSON

[Signature]
KAREN K. HELFT

[Signature]
Witness #1
Print Name: DARLENE K. HAYDEN

[Signature]
Witness #2
Print Name: DAREN JOHNSON

STATE OF Indiana
COUNTY OF Hancock Marion &

I HEREBY CERTIFY that on this 30th day of October, 2010, before me personally appeared ROSS G. HELFT and KAREN K. HELFT to me known to be the persons described in and who executed the foregoing conveyance to FEDERAL NATIONAL MORTGAGE ASSOCIATION, and acknowledge the execution thereof to be their free act and deed for the uses and purposes therein mentioned, who are personally known to me or have produced drivers license as identification.

WITNESS my signature and official seal at Indiana Members Credit Union the County of Marion and State of Indiana, the day and year last aforesaid.

[Signature]
Notary Public
My Commission Expires: July 20 2016

