

This Instrument Prepared By  
And Returned To:  
Daniel C. Consuegra, Esquire  
9204 King Palm Drive  
Tampa, FL 33619-1328  
BAC5 v. JEPSON, RICHARD & RHEA 104887

**QUITCLAIM DEED**

THIS INDENTURE, Made this 7<sup>th</sup> day of February, 2014, by and between BANK  
OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP  
F /K/ A COUNTRYWIDE HOME LOANS SERVICING, LP, whose mailing address is 5401 N.  
Beach St., Fort Worth, TX 76137, of the County of Tarrant, "Grantor", and FEDERAL HOME  
LOAN MORTGAGE CORPORATION, whose mailing address is 5000 Plano Parkway,  
Carrollton, TX 75010, of the County of Denton, "Grantee".

WITNESSETH: That the "Grantor", for and in consideration of the sum of Ten Dollars  
(\$10.00) and other value consideration, lawful money of the United States of America, to it in  
hand paid by the "Grantee", the receipt whereof is hereby acknowledged, have remised,  
released and quit-claimed to the "Grantee", its successors and assigns, all the right, title,  
interest, and claim of the "Grantor" in and to the following described land in Indian River  
County, Florida, to-wit:

**LOT 13, A PLAT OF MOSS POINTE SUBDIVISION, ACCORDING TO THE  
PLAT THEREOF, AS RECORDED IN PLAT BOOK 15, PAGE 47, PUBLIC RECORDS OF  
INDIAN RIVER COUNTY, FLORIDA.**

**A/K/A**

**360 40TH COURT SW  
VERO BEACH, FL 32968  
PARCEL ID # 33392200024000000013.0**

5132844

TO HAVE AND TO HOLD the above described premises, with the appurtenances, unto the "Grantee", its successors and assigns forever.

IN WITNESS WHEREOF, BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F /K/ A COUNTRYWIDE HOME LOANS SERVICING, LP, has hereunto set its hand and seal this 7<sup>th</sup> day of February, 2014.

Signed, and delivered  
in the presence of:

[Signature]

Witness signature

Elysha James Armbruster 2-7-14

Name printed or typed

[Signature]

Witness signature

Mary Connolly

Name printed or typed

BANK OF AMERICA, N.A. AS SUCCESSOR  
BY MERGER TO BAC HOME LOANS  
SERVICING, LP F /K/ A COUNTRYWIDE  
HOME LOANS SERVICING, LP

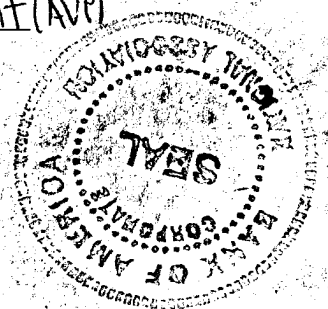
By: [Signature] 2/7/14

Matthew R. Long

Name of officer printed or typed

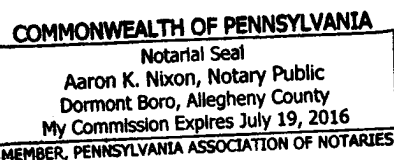
Assistant Vice President (AVP)

Title of officer



STATE OF Pennsylvania  
COUNTY OF Allegheny

The foregoing instrument was acknowledged before me this 7<sup>th</sup> day of February, 2014 by Matthew R. Long, (name of officer) AVP (title of officer) of BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F /K/ A COUNTRYWIDE HOME LOANS SERVICING, LP. He/she is personally known to me or has produced Drivers License as identification.



[Signature]

Notary Signature

Aaron K. Nixon

Notary name printed or typed

MY COMMISSION EXPIRES: 07-19-2016

**AFFIDAVIT CERTIFYING COPY OF  
CERTIFICATE OF ASSISTANT SECRETARY**

STATE OF Pennsylvania  
COUNTY OF Allegheny


BEFORE ME an officer authorized to take oaths, this day personally appeared  
Gary Steven Fedoranko of Bank of America N.A., who, being first duly sworn  
deposes and says:

I, Gary Steven Fedoranko, if called to testify in this matter would testify under oath  
and to the extent of my personal knowledge, based upon a review of the books and records kept in the  
regular course of business at Bank of America, N.A. ("BANA") concerning the following:

1. My name is Gary Steven Fedoranko and I am over 18 years of age and am  
competent to testify to the matters below.
2. I am an employee of BANA. My current job title at BANA is Vice President. I am authorized to  
sign this affidavit on behalf of BANA, as an officer of BANA.
3. Some of the information in this affidavit is taken from BANA's business records. I have personal  
knowledge of BANA's procedures for creating and maintaining these records. Such business  
records are: (a) made at or near the time of the occurrence of the matters set forth therein by  
persons with personal knowledge of the information in the business record, or from information  
transmitted by persons with personal knowledge; and (b) kept in the course of BANA's regularly  
conducted business activities. It is the regular practice of BANA to make such records. I have  
personal knowledge of the procedures of BANA with respect to the maintenance and retrieval of  
original Certificate of Assistant Secretary and the creation and maintenance of certified copies of  
such Certificate of Assistant Secretary.
4. Attached hereto as Exhibit 1 is a true and correct copy of the Certificate of Assistant Secretary  
dated as this 6th day of January, 2014, by Debra Lindgren,  
("Grantor") appointing certain officers and persons fulfilling the same duties as successors to  
their offices or in successor offices of BANA.

FURTHER AFFIANT SAYETH NOT.

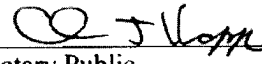
DATED: 1-7-2014

  
\_\_\_\_\_  
Affiant's Signature

GARY STEVEN FEDORANKO  
\_\_\_\_\_  
Affiant's Name

Vice President  
\_\_\_\_\_  
Affiant's Title

SWORN TO and subscribed before me this 7<sup>th</sup> day of January, 2014, by  
Gary Steven Fedoranko, as an Vice President of Bank of  
America, N.A. ☒ He ☐ She ☐ is personally known to me or ☒ produced Driver's license as  
identification.

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

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
Christopher J Kopp, Notary Public  
South Fayette Township, Allegheny County  
My Commission Expires June 27, 2016

**Exhibit A**

**[CERTIFICATE OF ASSISTANT SECRETARY]**

*[attached hereto]*

**CERTIFICATE OF ASSISTANT SECRETARY  
OF  
BANK OF AMERICA, NATIONAL ASSOCIATION  
a national banking association**

The undersigned, a duly appointed and acting Assistant Secretary of Bank of America, National Association (the "Association"), a national banking association organized and existing under the laws of the United States of America and having its principal place of business in the City of Charlotte, County of Mecklenburg, State of North Carolina, does hereby certify that:

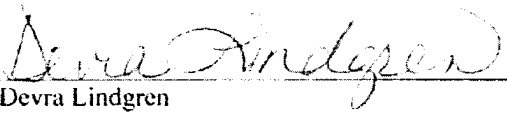
1. The following is a true and complete copy of an excerpt from the Bylaws of the Association, and the same is in full force and effect as of the date hereof:

**Section 5.2. Execution of Instruments.** All indentures, mortgages, deeds, conveyances, contracts, notes, loan documents, letters of credit, master agreements, swap agreements, guarantees, discharges, releases, satisfactions, settlements, affidavits, bonds, undertakings, powers of attorney, and other instruments or contracts may be signed, executed, acknowledged, verified, attested, delivered or accepted on behalf of the Association by the Chairman of the Board, the Chief Executive Officer, the President, any Vice Chairman of the Board, any Division President, any Managing Director, any Director (as described in Section 4.7 of these Bylaws), any Principal, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Officer, or any individual who is listed on the Association's personnel records in a position equal to any of the aforementioned officer positions, or such other officers, employees or agents as the Board of Directors, the Chief Executive Officer or any officer reporting directly to the Chief Executive Officer may direct in a written delegation kept in the minute book of the Association. The provisions of this Section 5.2 are supplementary to any other provision of these Bylaws and shall not be construed to authorize execution of instruments otherwise dictated by law.

2. Each of the individuals named on Exhibit A attached hereto is a duly elected or appointed and acting officer of the Association holding the title of **Assistant Vice President**.

IN WITNESS WHEREOF, I have hereunto signed my name on this 6th day of January, 2014.

BANK OF AMERICA, NATIONAL ASSOCIATION

By:   
Devra Lindgren  
Assistant Secretary

## EXHIBIT A

**FORECLOSURE SERVICES DOCUMENT EXECUTION  
ASSISTANT VICE PRESIDENTS**

Abbott, Marquita LaRae	Carnino, Amy J.	Eckert, Whitney E.
Adragna, Jacklyn Ann	Carpenter, Shanique	Eckoff, Elyse A.
Alexander, Geramy Domonic	Carr, Damon Lamont	Egan, Katherine M.
Ali, Shamim	Castner, Natalie Elizabeth	Ehrman, McKay Dodds
Altieri, Aimie Christine	Catalano, Bradley Frank	Elliott, Melissa Linn
Altman, Robert R.	Cawley, Jay S	Escamilla, Nina Danielle
Alvarenga, Natalie	Ceaser, Natasha	Estrin, Yisroel Tzvi
Anderson, Becky Lynn	Cephas, Jovan Sharee	Evans, Janie
Anderson, Jason Richmond	Chartrand, Erica Ashley	Ewing, Salvatrice M.
Armbruster, Elysha James	Cherkes, Jennifer Lynn	Ezikanyi, Nicole
Armstrong, Charles Wesle	Chesebrough, Terri Lynn	Fausnaught, Bradley
Arrington, Danielle Lynne	Chinchilla, Gregory David	Fazio, Shelley Rae
Augoustidis, Jackie Lyn	Christmann, Erica Renay	Ferguson Jr., William R.
Azeem, Milton P.	Clanagan, Tanya Lee	Fetkovich, Mary Beth
Bailey, Kevin Edward	Clayton, Cynthia E.	Fitts, Michael D.
Bajsec Jr., Michael	Connolly, Mary F.	Fitzgerald, Millicent
Baldwin, Robert Lane	Conwright, Charisma	Forbin, Patrick
Banks, Caressa Jenice	Coulehan, Megan Nicole	Foster, Dana Nicole
Banks, Jalisa	Covell, Robert	Foster, Danielle L.
Barry, Darlene Jeannette	Cramer, Caryn Elaine	Fought, Rochelle Renee
Beatty, Gloria Ann	Crane, Janathia Monique	Fowler, Jonathan R.
Bell, Carolyne Wanjiku	Cruz, Kimberly Marie	Franciscus, Charles James
Biggs, Paula R.	Cuglieri, Victoria Rosa	Francois, Regina Irving
Black, James Robert	Cummings, Sophia Lorraine	Freeman, Jarred Ryan
Black, Nicole	Dale Napper, Tanera Romyne	Fritsch, Matthew Mark
Blake, Jacole Shermayne	Daniels, Yanaganiza V.	Fuentes, Andra
Blasco, Janell Renee	Davis, Carol Gosnell	Fuller Jr., Acee
Bluemle, James Francis	Davis, Gordon W.	Fumey Nassah, Cynthia Adade
Boehme, Thomas Felix	Davis, Sherry D.	Galiszewski, Todd E.
Bolds, Rickey Trent	Delgado, Rochelle Anne	Galloway, Anita
Bolick, Bryan R.	Dennis, Kayla Marie	Ganison, DeKendrick K.
Bombach, Jamie L.	Dennison, Evelyn Delores	Ganison, Everly Jasmin
Borgia, Matthew Allan	Dennison, Kevin Vaughn	Garcia, Marcela
Bowers, Helen C.	Devita, Timothy James	Garofalo, Luigi
Boyer, Joseph M.	Dickerson, Tai Vonteil	Geresti, Jan Marie
Brandemarte, James M.	Dickson, Regina	Gibson, Janice R.
Brandstetter, Anthony F.	Dilla, Paul Michael	Gichuki, Joyce N.
Brandstetter, Julie M.	Divecchio Jr., Gino	Ginyard, Jada Tshyra
Branson, Alisha Lynn	Dolanch, Tyler J.	Gogarty, Steven James
Bratton, Teylore Laurice	Donovan, Lisa Maria	Golden, Charles Allen
Brenen, Kasey M.	Dorsey, Keiondria	Gonzales, Ashley Rae
Brown, Kimberly Ann	Drakeford Jr., Kevin R.	Gonzales, Eileen J.
Bullock, III, John	Dulick, Jacob	Gonzalez-Weikel, Lucy Lynn
Bundred, Shannon	Duncan, Marlissa Renee	Graziani, Rosemarie
Butler, Shelby Joe	Duratovic, Mirela	Grider, Raheim
Carmona, Elvia	Dzurinko, Kristen M.	Griffin, Erik D.

Griffin, Verlina Ann  
 Grove, Susan Patricia  
 Guerrero, Myra P.  
 Haben, Alan  
 Haley, Maria Cher  
 Handyside, Daniel James  
 Hannah II, Owen  
 Hart, Takesha L.  
 Harvey, Kimberly Gina  
 Hassett, Benjamin Walter  
 Havrilla-Spak, Kristen  
 Hawkins, Danielle Monique  
 Heath, Michael D.  
 Herbert, Jamie  
 Herman, Patricia A.  
 Herman, Sara Nicole  
 Hernandez, Celia Regina  
 Hiersche, Evan D.  
 Hillberry, Johnny Richard  
 Hillberry, Justi Nicole  
 Hillberry, Katelin Marie  
 Hillman, Brittany  
 Hirak, Adam Michael  
 Hirak, Anthony A.  
 Hirschfield, Karalee A.  
 Hitchin, Edwina  
 Hodges, John  
 Hoffman 2ND, Donald R.  
 Holtz, Lisha Marie  
 Hopson, Lisa Marie  
 Hosey, Matthew J.  
 Hostovich, Rose J.  
 Howden, Christina  
 Hudson, Renee T.  
 Hughes, Jason James  
 Hunter, Pamela Jean  
 Hurley, Tricia Ann  
 Ioli, Mark Joseph  
 Jackson, Jr., Elmer A.  
 Jackson, Regina A.  
 Jakell, Shelley A.  
 Jandrasits, Kristy Ann  
 Jenkins, Junell  
 Johnson, Carmeka Yeshay  
 Johnson, Don  
 Johnson, JaNell LaTrice  
 Johnson, Norene Beatrice  
 Johnson, Scott R.  
 Johnson, Stephen Allen  
 Jones, Charlene Michelle  
 Jones, Michelle  
 Jones, Venkia Claretta  
 Joseph, Chasity Sharrell

Juarez, Greg  
 Jugan, Sharon Marie  
 Kames, Jay Robert  
 Katruska, Joshua L.  
 Kautzman, Christopher W.  
 Kautzman, Marian Joann  
 Kearns, Danita Jo  
 Kelly, Mondell  
 Kenney, Dorothea M.  
 Kerestes, Kevin Anthony  
 Kindler, Elliot  
 King, Audrea Melissa  
 Knerr, Janet Lynn  
 Koons, Karen Elaine  
 Kopp, Nancy  
 Koslosky, Lauren A.  
 Kotchey, Jenifer Frances  
 Kowcheck, Sonja  
 Krane, Ryan R.  
 Krenitsky, Robert Andrew  
 Kroll, Kody Nathaniel  
 Kroma, Mary Washington  
 Krystek, Ann M.  
 Kurth, Donna Jean  
 Kusich, Samantha Yvonne  
 Kwolek, John Dennis  
 Lacey, Joseph Wayne  
 Laube, Bethany Lynn  
 Lawson, Tiffany R.  
 Lenhart, Tara  
 Leonhard, Nicholas S.  
 Lewarchik, Michael Paul  
 Lewis, Chanell Lee  
 Lippert, Tanya Jean  
 Lischner, Charles  
 Lockard, Rhonda Renee  
 Loebig, Charla Jen  
 Lombardo Jr., Frederick A.  
 Long, Matthew R.  
 Lopez, Salvador  
 Love, Monica  
 Lowe, Jazzmeyne Charlae  
 Lowrie, Alicia Marie  
 Lucas, Jacob Lee  
 Lucas, Ryan Paul  
 Lyon, Christiny A.  
 Macormac, Evelyn  
 Manko, Jonathan Louis  
 Marcus, Patrice M.  
 Maroz, Viktoriya A.  
 Marsh, Lorene  
 Martin Sr., Gary W.  
 Martin, Kellie Sharee

Martin, Michael Anthony  
 Martorella, Christian Jacob  
 Mata, Trudy L.  
 Mathews, Linda Ann  
 Matsey, Marc Raymond  
 Matthews, Arthea Chenel  
 Matthews, Nicole Lyn  
 McCabe, Mary S.  
 McCreary, Anthony Randall  
 McElrath III, Samuel Lencie  
 McElwain, Brian Lee  
 McNair, Michelle L.  
 Medina, Claudeth  
 Melvin, Melissa D.  
 Meyers, Kimberly Ann  
 Nicholas, Matthew T.  
 Miles Jr., Michael John  
 Miller, Janet R.  
 Miller, Jr., Gene R.  
 Mistick, Charlotte B.  
 Mitchell, Whitney  
 Mock, Alexi Renee  
 Moffitt, Maleita V.  
 Moore, Tametka  
 Morgan, Courtney  
 Morgan, Lori Ann  
 Mornak, Matthew P.  
 Morris, Kelly R.  
 Mosberger, Shaun Robert  
 Moses, Lolita L.  
 Musulin, Linda  
 Mutschler, Judith L.  
 Nase, Catherine A.  
 Nestor, Adina Marie  
 Nunez, Dwayne A.  
 Olander, Dana Gail  
 Outman, Robert Leon  
 Owings, William D.  
 Pacelli, Jessica  
 Pack, Judy Smith  
 Pajewski, Sandra Lyn  
 Palmer, Elizabeth J.  
 Panzino, Lynne M.  
 Papariella, Joseph M.  
 Paredes, Perla Marina  
 Paris, Steven J.  
 Pascal, Robert C.  
 Pearson, Renee Fazi  
 Pecosh, Thomas Edward  
 Pelesky, Carolyn  
 Peretin Jr., Joseph A.  
 Peters, Robert M.  
 Petyk, Matthew Paul

Pham, Luan  
 Pham, TuUyen  
 Pluebell, Rachel Elizabeth  
 Podroskey, Bradley Richard  
 Porter, Jacqueline D.  
 Premick, Robert J.  
 Prince, Tammie  
 Prock, Karen Marie  
 Pukanic-Smail, Constance Jean  
 Pulver, Raymond Glen  
 Pyles, Nelson W.  
 Rainey, Victoria  
 Redling, Beth Ann  
 Reece, Anthony Kirk  
 Reese, Michelle A.  
 Renock, Rachel Ann  
 Reynolds, Tiona Larayne  
 Rhoades, Brandon Lee  
 Rhoades, Denise Nicole  
 Rhodes, Regina Lenale  
 Rich, Ginny  
 Rideout, Denise P.  
 Roberts, Ashley Marie  
 Robertson Darkoh, Andrea  
 Rodgers, MJ  
 Rodriguez, John Carlos  
 Rolfe, Clement  
 Romano Jr., John V  
 Romashko, Dawn M.  
 Rosile, Laura Ann  
 Russell, Mary  
 Rutkowski, Cherrie Lynn  
 Sabina, David Mark  
 Salapow, Kathleen D.  
 Sanders, Delores M.  
 Sanders, Marchelle Chyann  
 Santos, Anna C.  
 Sargent, Jonathan Charles  
 Sauer, Christen  
 Sauers, Kristen L.  
 Saxon, Jesse J.  
 Sayre, Brian Christopher

Scantling, Khamil Monique  
 Schweitzer, Jamie Christine  
 Scott, Michael James  
 Shears II, Clayton  
 Sherer, Adele Ruth  
 Short, Kellie  
 Singleton, Ulysees P.  
 Sipe, Denise  
 Skelly, Cara Lynn  
 Smith, Danielle  
 Smith, Melva Marie  
 Smith, Shauna Marie  
 Smith, TaLor Ashlee  
 Smith, Yulonda Marie  
 Soto Lopez, Stalia M.  
 Spera, Lacy Lynn  
 Spisak, Deana Eleanor  
 Stallworth, Harold  
 Stedeford, Oliver Daniel  
 Steighner, Christine M.  
 Stephenson, Mathew Thomas  
 Stewart III, Augustus Thomas  
 Stewart, Antoinette  
 Stewart, David Shawn  
 Stewart, Ronald Wade  
 Stilwell, Denise L.  
 Stoyanoff, David D.  
 Stupakis, Nicholas G.  
 Sumrall, Kimberly Yetta  
 Susick, Julia  
 Swan, Belinda Lou  
 Sweazen, Barbara Ann  
 Swinton, Brenda G.  
 Szymanski, Jaclyn Christina  
 Temple, Joshua Andrew  
 Terry, Kimberly  
 Thein, James Joseph  
 Thiry, Eileen P.  
 Thomas, Duane Wells  
 Thomas, Tranelle M.  
 Thompson, Christopher M.  
 Tichenor, Lindsay Nichols

Timms, Jason Lee  
 Titus Sr., Paul Michael  
 Took, Suprena Lanell  
 Tornetta, Michael G.  
 Townsend-Brown, Lisa K.  
 Trapletti, Jason Daniel  
 Trollinger, William G.  
 Tull, Mary Louise  
 Turner, Nicole Lee  
 Ulander, Brianne  
 Varner, Shannon Nicole  
 Viser, LaKenya LaFaye  
 Vought, Lindsey Ann  
 Walker, Grisel E.  
 Walker, Lisa Martin  
 Wallace, Laureen Lynn  
 Wallover, James  
 Wang, Nicholas Gilmer  
 Washington, Leisa L.  
 Washington, Symeon  
 Wells, Clarissa Chawnte  
 Wian, Tabitha R.  
 Wilkerson Sr., Marlon L.  
 Wilkerson, Shawndolyn M.  
 Williams Jr., Anthony  
 Williams, Anita Michelle  
 Williams, Jacontance Danielle  
 Wilson III, Lewis  
 Wilson, Arkina Donte  
 Wilson, Tiffani M.  
 Wilson-Crawford, Elizabeth Lynn  
 Witt, Ryan E.  
 Wojciechowski, Debra Lee  
 Woods, Jacqueline  
 Yagusic, Carol Ann  
 Yates, Shari Lynn  
 Yeckley, Brendan Paul  
 Yuille, Lorri A.  
 Yustince, Rebekah  
 Zupke, Paul O.