

Prepared by and return to:
Richard S. Melver, Esq.
Kass, Shuler, Solomon, Spector
Foyle & Singer, P.A.
P.O. Box 800
Tampa, Florida 33601-0800

REO-141214

WARRANTY DEED

This WARRANTY DEED is made this 4th day of June, 2014 by and between JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, by and through BAYVIEW LOAN SERVICING, LLC, its attorney-in-fact pursuant to Limited POA dated December 12, 2013, as Grantor, whose post office address is 4425 Ponce de Leon Blvd, Coral Gables, FL 33146, and FEDERAL HOME LOAN MORTGAGE CORPORATION, its successors and/or assigns, as Grantee, whose post office address is 5000 Plano Pkwy, Carrollton, TX 75010. (All references to the parties herein shall include their heirs, personal representatives, successors, and assigns; and when applicable the singular shall include the plural, and the masculine shall include the feminine and neuter).

WITNESS: That Grantor, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), to him in hand paid by Grantee, the receipt of which is hereby acknowledged, has granted, bargained, and sold to Grantee forever, the real property situated in **Indian River County Florida**, legally described as follows:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION

Parcel ID: 32403200006007000004.0

AKA: 748 Banyan Rd, Vero Beach, Florida 32963

TO HAVE AND TO HOLD the above described property, with all improvements thereon, unto Grantee in fee simple forever.

AND Grantor does hereby covenant with Grantee that said described property is free from all liens and encumbrances except (a) conditions, restrictions, limitations, and easements of record, if any, but this provision shall not operate to reimpose the same; (b) zoning and other governmental regulations; and (c) taxes and assessments for the current year and subsequent years.

AND the said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomever.

EXECUTED the date first stated above.

Grantor

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION BY: BAYVIEW LOAN SERVICING, LLC,
as attorney-in-fact pursuant to Limited POA
dated December 12, 2013

By: _____

(typed name)

As its: Alejandro Diaz

Assistant Vice President

(Affix Corporate Seal Here)

Signed, Sealed and Delivered
in the presence of:

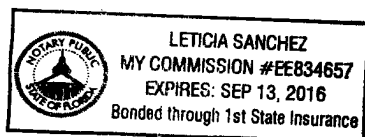
Gary Rios (typed name)

[Signature] (typed name)

STATE OF Florida

COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 4th day of June, 2014 by Alejandro Diaz as AVP of BAYVIEW LOAN SERVICING, LLC for JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, by and through BAYVIEW LOAN SERVICING, LLC, its attorney-in-fact pursuant to Limited POA dated December 12, 2013, and on behalf of the entity. He/she is personally known to me and did take an oath.



(typed name)
Notary Public

Leticia Sanchez

EXHIBIT "A" LEGAL DESCRIPTION

Lot 5 and the West 25 feet of Lot 6, and the East 10 feet of Lot 4, Block 7, Vero Beach Estates, according to the plat thereof, recorded in Plat Book 5, Page 8, of the Public Records of Saint Lucie (now Indian River) County, Florida.

Parcel ID: 32403200006007000004.0 AKA: 748 Banyan Rd, Vero Beach, Florida 32963


REO-141214

EXHIBIT "1"

INCUMBENCY CERTIFICATE

I, the undersigned, hereby certify that I am the Assistant Secretary of Bayview Loan Servicing, LLC, a Delaware limited liability company ("BLS"), and have knowledge of the matters contained in this Certificate. I further certify:


That the person named below is the duly elected, qualified and acting Assistant Vice President of BLS, holding on the date hereof the title set forth opposite his/her name, the signature set forth opposite his/her name is his/her true and genuine signature and such person has the authority to execute deeds, assignments, endorsements, acknowledgments, affidavits and other similar documents.

<u>NAME</u>	<u>TITLE</u>	<u>SIGNATURE</u>
Alejandro Diaz	Assistant Vice President	

I further certify that the Written Consent attached hereto was adopted by Sole Manager of the Company on January 2, 2014 ("Written Consent") and the Written Consent has not been altered, amended, repealed or rescinded, and is now in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 14th day of March 2014.

BAYVIEW LOAN SERVICING, LLC
a Delaware limited liability company

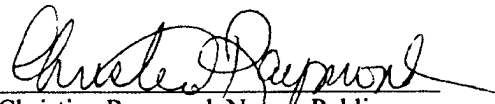
By: 
Thomas F. Carr, Assistant Secretary

STATE OF FLORIDA)
)
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me this 14th day of March 2014, by Thomas F. Carr, Assistant Secretary of Bayview Loan Servicing, LLC, a Delaware limited liability company. He is personally known to me.



Christine Raymond
COMMISSION # EE 142845
EXPIRES: NOV. 01, 2015
WWW.AARONNOTARY.COM


Christine Raymond, Notary Public

[illegible]

and be it;

FURTHER RESOLVED, that any of the Company's officers shall have the authority to act for and bind the Company and any person dealing with the Company shall be entitled to rely upon such officer's authority to act without further inquiry; and be it

FURTHER RESOLVED, that the actions taken by the officers since the last Written Consent in lieu of annual meeting are hereby ratified and approved as authorized actions of the Company; and be it

FURTHER RESOLVED, that the Secretary of the Company be, and hereby is, directed to file this Written Consent with the minutes of proceedings of the Company.

IN WITNESS WHEREOF, the undersigned has executed this Written Consent as of January 2, 2014.

SOLE MANAGER:



DAVID ERTEL

CFN 2013R0974667
DR Bk 28948 Pgs 3863 - 3865; (3pgs)
RECORDED 12/12/2013 12:13:01
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

DOCUMENT COVER PAGE

DOCUMENT TITLE: POWER OF ATTORNEY
(Warranty Deed, Mortgage, Affidavit, etc.)

EXECUTED BY: JPMORGAN CHASE BANK, N.A.

Seller and Purchaser Dated 10/23/2013

POA NUMBER: 8382

TO: BAYVIEW LOAN SERVICING, LLC

Brief Legal Description: (If Applicable)

LIMITED POWER OF ATTORNEY

JPMorgan Chase Bank, N.A. (hereinafter called "Seller") hereby appoints Bayview Loan Servicing, LLC (hereinafter called "Bayview"), as its true and lawful attorney-in-fact to act in the name, place and stead of Seller for the purposes set forth below. This Limited Power of Attorney is given pursuant to a certain Bulk Servicing Rights Purchase and Sale Agreement by and between Seller and Bayview dated as of October 23, 2013 (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

Now therefore, Seller does hereby constitute and appoint Bayview the true and lawful attorney-in-fact of Seller and in Seller's name, place and stead with respect to each Mortgage Loan as defined in the Agreement, in which JPMorgan Chase Bank, N.A. is the current lienholder of record, for the following, and only the following, purposes:

1. To execute, acknowledge and deliver deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, tax authority notifications and declaration, deeds, , conveyance, and transfer documents, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, lost note affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, and/or recordation of filing. To execute and deliver all documentation required to foreclose delinquent Mortgage Loans or otherwise enforce its rights under such Mortgage and the related Mortgage Note in Bayview's own name, assign Mortgage Loans, and properly service the Mortgage Loans prior to Bayview (or other appropriate person under the applicable servicing agreement) becoming mortgagee of record and to correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by the Seller. **The foregoing should not be construed as a grant of authority from Seller to Bayview to commence any proceeding to (i) foreclose delinquent Mortgage Loans, (ii) to obtain a judgment of foreclosure in Seller's name or (iii) conduct a foreclosure sale in Seller's name or on Seller's behalf.**
2. To endorse and/or assign checks or negotiable instruments received by Bayview as a Mortgage Loan payment or in the form of insurance proceeds.

Seller further grants to its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that Bayview may lawfully perform in exercising those powers by virtue hereof.

This Limited Power of Attorney shall expire on the date that Bayview becomes mortgagee of record of such Mortgage Loan.

Seller intends that this Limited Power of Attorney be coupled with an interest and irrevocable, until the date that Bayview becomes mortgagee of record of such Mortgage Loan.

Bayview shall indemnify, defend and hold harmless Seller and its successors and assigns from and against any and all Losses (as defined in the Agreement) arising out of, related to, or in connection with (i) any act taken by Bayview pursuant to this Limited Power of Attorney, which

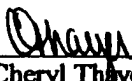
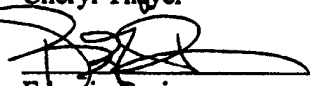
act results in a claim solely by virtue of the unlawful use of this Limited Power of Attorney (and not as a result of a claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.

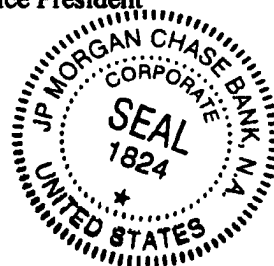
IN WITNESS WHEREOF, Seller has executed this Limited Power of Attorney this 26th day of November, 2013.

JPMORGAN CHASE BANK, N.A

By: 
Name: Sean Grzebin
Title: Senior Vice President

Witnesses:


Cheryl Thayer

Edredia Davis



STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 26th day of November 2013, by Sean Grzebin, Senior Vice President for JPMorgan Chase Bank N.A.

(SEAL)




Notary Public