

Prepared by and return to:

PHELAN HALLINAN, PLC
Attn: Kyle Emers
2727 West Cypress Creek Road
Ft. Lauderdale, FL 33309
Telephone: 954-462-7000
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File Number: 55728

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Special Warranty Deed

This Special Warranty Deed made this 24 day of October, 2014 between BANK OF AMERICA, N.A. whose post office address is 7105 CORPORATE DRIVE, PLANO, TX 75024-4100, Grantor, and SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS SUCCESSORS AND ASSIGNS, whose post office address is C/O MCB-Michaelson, Connor & Boul, 4400 Will Rogers Parkway, Suite 300, Oklahoma City, OK 73108, Grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum ten dollars (\$10.00) and other good and valuable consideration to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in INDIAN RIVER COUNTY, FLORIDA to-wit:

LOT 1, BLOCK 0 OF DIXIE HEIGHTS, UNIT NO. 4, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 4, PAGE 91, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Parcel ID #: 33392500005001500001.0

Property Address: 1190 5TH AVENUE SOUTHWEST, VERO BEACH, FL 32962

Subject to taxes for 2014 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

Note: This conveyance is exempt from documentary stamps tax under the federal preemption status 12 U.S.C 1452(e), in accordance to section 12B-4.014(11), Florida Administrative Code.

Together with all the 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 grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to **December 31, 2013**.

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

Signed, sealed and delivered in our presence:

BANK OF AMERICA, N.A.

David Shawn Stewart 10-24-14
Witness Name: David Shawn Stewart

Michael D. Heath 10/24/14
Witness Name: Michael D. Heath

By: Kayla Marie Dennis 10-24-14
Assistant Vice President

State of Pennsylvania
County of Allegheny

The foregoing instrument was acknowledged before me this 24 day of October, 2014 by Kayla Marie Dennis
Assistant Vice President of BANK OF AMERICA, N.A. on behalf of the National Association.
He/she ☒ are personally known to me or ☒ have produced a driver's license as identification.

[Notary Seal]

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Melanie Jo Costantino, Notary Public
Bellevue Boro, Allegheny County
My Commission Expires April 8, 2018
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

Melanie Jo Costantino
Notary Public

Printed Name: Melanie Jo Costantino

My Commission Expires: 4-8-18

**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 Arlyn J. Kalinski of Bank of America, N.A., who, being first duly sworn deposes and says:

I, Arlyn J. Kalinski, 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 Arlyn J. Kalinski 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 15th day of October, 2014, by Christine Costamagna, ("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: 10/21/2014

Arlyn J. Kalinski 10/21/2014
Affiant's Signature
Arlyn J. Kalinski
Affiant's Name
Vice President
Affiant's Title

SWORN TO and subscribed before me this 21 day of October, 2014, by Arlyn J. Kalinski, as an Vice President of Bank of America, N.A. He/she () is personally known to me or (x) produced Driver's License as identification.

CEJK
Notary Public

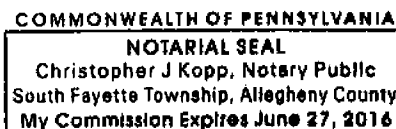


Exhibit A

[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 15th day of October, 2014.

BANK OF AMERICA, NATIONAL ASSOCIATION

By: _____

Christine Costamagna
Assistant Secretary

EXHIBIT A**FORECLOSURE SERVICES DOCUMENT EXECUTION
ASSISTANT VICE PRESIDENTS**

Abbott, Marquita LaRae
 Adragna, Jacklyn Ann
 Alexander, Geramy Domonic
 Alferez, Yanira Izel
 Ali, Shamim
 Almazo, Cesar
 Altieri, Aimie Christine
 Altman, Robert R.
 Alvarado Jr., Daniel Juan
 Anderson, Becky Lynn
 Anderson, Jason Richmond
 Armbruster, Elysha James
 Arrington, Danielle Lynne
 Augoustidis, Jackie Lyn
 Avila Jr., Francisco Javier
 Azeem, Milton P.
 Baldwin, Robert Lane
 Banks, Caressa Jenice
 Banks, Jalisa
 Barry, Darlene Jeannette
 Beatty, Gloria Ann
 Beckel, Sandra Phelps
 Bell,Carolyn Wanjiku
 Biggs, Paula R.
 Black, James Robert
 Black, Nicole
 Blake, Jacole Shermayne
 Blasco, Janell Renee
 Bluemle, James Francis
 Boehme, Thomas Felix
 Bolds, Rickey Trent
 Bolick, Bryan R.
 Borgia, Matthew Allan
 Bowers, Helen C.
 Boyer, Joseph M.
 Braby, Sherry LaSha
 Brandemarte, James M.
 Brandstetter, Anthony F.
 Brandstetter, Julie M.
 Bratton, Teylorc Laurice
 Brenen, Kasey M.
 Brown, Kimberly Ann
 Bryan, Sandra Leyda
 Bullock, III, John
 Bundred, Shannon Nicole
 Butler, Shelby Joe

Carmona, Elvia
 Carnino, Amy J.
 Carpenter, Shanique
 Carrillo, Matthew Caleb
 Cassara, Orlando Ray
 Castner, Natalie Elizabeth
 Catalano, Bradley Frank
 Cawley, Jay S
 Ceaser, Natasha
 Chartrand, Erica Ashley
 Chinchilla, Gregory David
 Christmann, Erica Renay
 Clark, Amber Johnae
 Clay, Sharon Renee
 Connolly, Mary F.
 Coulehan, Megan Nicole
 Cramer, Caryn Elaine
 Cross, Sherri Long
 Cruz, Kimberly Marie
 Cummings, Sophia Lorraine
 Daniels, Kevin Baley
 Davis, Carol Gosnell
 Davis, Gordon W.
 Davis, Sherry D.
 Delgado, Rochelle Anne
 Dennis, Kayla Marie
 Dennison, Evelyn Delores
 Dennison, Kevin Vaughn
 Devita, Timothy James
 Dickson, Regina
 Dilla, Paul Michael
 Divecchio Jr., Gino
 Dolanch, Tyler J.
 Donovan, Lisa Maria
 Dorsey, Keiondria
 Drakeford Jr., Kevin R.
 Duncan, Marlissa Renee
 Duratovic, Mirela
 Eckert, Whitney E.
 Eckoff, Elyse A.
 Egan, Katherine M.
 Ehrman, McKay Dodds
 Ellis, O Karean Rashad
 Escamilla, Nina Danielle
 Estrin, Yisroel Tzvi
 Ewing, Salvatrice M.

Fabrick, Ashley Rae
 Fazio, Shelley Rae
 Ferguson Jr., William R.
 Fetkovich, Mary Beth
 Fitts, Michael D.
 Fitzgerald, Millicent
 Flannigan, Jonathan G.
 Forbin, Patrick
 Foster, Dana Nicole
 Foster, Danielle L.
 Fought, Rochelle Renee
 Franciscus, Charles James
 Francois, Regina Irving
 Freeman, Jarred Ryan
 Freeman, Kendra Evonne
 Fuentes, Andra
 Gaire, Rajan
 Galiszewski, Todd E.
 Ganison, DeKendrick K.
 Ganison, Everly Jasmin
 Garcia, Marcela
 Garofalo, Luigi
 Geresti, Jan Marie
 Gibson, Janice R.
 Gichuki, Joyce N.
 Gogarty, Steven James
 Gonzalez-Weikel, Lucy Lynn
 Graziani, Rosemarie
 Griffin, Verlina Ann
 Guerrero, Myra P.
 Haben, Alan
 Haley, Maria Cher
 Handyside, Daniel James
 Hannah II, Owen
 Hassett, Benjamin Walter
 Havrilla-Spak, Kristen
 Heath, Michael D.
 Heller, Shanalee Nicole
 Herbert, Jamie
 Herman, Sara Nicole
 Hernandez, Celia Regina
 Hillberry, Johnny Richard
 Hillberry, Justi Nicole
 Hillberry, Katelin Marie
 Hillman, Brittany
 Hirak, Adam Michael

Hirak, Anthony A.
 Hoffman 2ND, Donald R.
 Holley, Karen Elizabeth
 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
 Iskierski, Denise Wall
 Jackson, Adrian Lawrence
 Jackson, Regina A.
 Jakell, Shelley A
 Jandrasits, Kristy Ann
 Jenkins, Junell
 Johnson, Carmeka Yu'Shay
 Johnson, Damon Edward
 Johnson, JaNell LaTrice
 Johnson, Norene Beatrice
 Johnson, Scott R.
 Johnson, Stephen Allen
 Jones, Charlene Michelle
 Jones, Michelle
 Joseph, Chasity Sharrell
 Juarez, Greg
 Kames, Jay Robert
 Katruska, Joshua L.
 Kautzman, Marian Joann
 Kenney, Dorothea M.
 Kerestes, Kevin Anthony
 King, Audrea Melissa
 Knerr, Janet Lynn
 Koons, Karen Elaine
 Kopp, Nancy
 Koslosky, Lauren A.
 Krane, Ryan R.
 Krenitsky, Robert Andrew
 Kroll, Kody Nathaniel
 Krystek, Ann M.
 Kusich, Samantha Yvonne
 Kwolek, John Dennis
 Lacey, Joseph Wayne
 Lewarchik, Michael Paul
 Lippert, Tanya Jean
 Loebig, Charla Jen
 Long, Matthew R.
 Lucas, Jacob Lee
 Lucas, Patricia Breazell
 Lucha, Fernando H.
 Lyon, Christiny A.

Macormac, Evelyn
 Manko, Jonathan Louis
 Marsh, Lorene
 Martin, Kellie Sharee
 Martinez, Melinda Alvarez
 Martorella, Christian Jacob
 Mathews, Linda Ann
 Matthews, Arthea Chenel
 Matthews, Nicole Lyn
 McCabe, Mary S.
 McCreary, Anthony Randall
 McDaniel, Katherine Collins
 McElrath III, Samuel Lancia
 McElwain, Brian Lee
 McGinnis, Brent Travis
 McNair, Michelle L.
 Medina, Claudeth
 Melvin, Melissa D.
 Micholas, Matthew T.
 Miles Jr., Michael John
 Miller, Jr., Gene R.
 Mistick, Charlotte B.
 Mock, Alexi Renee
 Moffitt, Maleita V.
 Moore, Jessica Beatrice
 Moore, Tametka
 Moreno, Daniel Gregory
 Morgan, Courtney
 Morgan, Lori Ann
 Mornak, Matthew P.
 Morris, Kelly R.
 Mosberger, Shaun Robert
 Mosely, Mitchell Craig
 Musulin, Linda
 Mutschler, Judith L.
 Mutune, Alice Mumbi
 Nase, Catherine A.
 Nestor, Adina Marie
 Nunez, Dwayne A.
 Nunn, Sanetrick Darnell
 Olander, Dana Gail
 Ortiz, Elizabeth
 Ortiz, Isabel
 Outman, Robert Leon
 Pacelli, Jessica
 Pack, Judy Smith
 Pajewski, Sandra Lyn
 Palmer, Elizabeth J.
 Panzino, Lynne M.
 Papariella, Joseph M.
 Pascal, Robert C.
 Pelesky, Carolyn
 Peretin Jr., Joseph A

Perez Jr., Roberto
 Perez, Irma Arriaga
 Pfeuffer, Alicia Marie
 Pham, Luan
 Pham, TU-UYEN NU
 Pluebell, Rachel Elizabeth
 Porter, Jacqueline D.
 Prock, Karen Marie
 Pukanic-Smail, Constance Jean
 Pulver, Raymond Glen
 Pyles, Nelson W.
 Rainey, Victoria
 Ramon, Jesse Wayne
 Redling, Beth Ann
 Reese, Michelle A.
 Renock, Rachel Ann
 Reynolds, Tiona Larayne
 Rhoades, Brandon Lee
 Rhodes, Regina Lenale
 Rich, Ginny
 Rideout, Denise P.
 Roberts, Ashley Marie
 Robertson Darkoh, Andrea
 Rodriguez, John Carlos
 Rolfe, Clement
 Romano Jr., John V
 Rosile, Laura Ann
 Rutkowski, Cherrie Lynn
 Salapow, Kathleen D.
 Sanders, Glenda Michele
 Sanders, Marchelle Chyann
 Sargent, Jonathan Charles
 Sauers, Kristen L.
 Saxon, Jesse J.
 Sayre, Brian Christopher
 Schweitzer, Jamie Christine
 Scott, Michael James
 Sed, Asli Olad
 Shears II, Clayton
 Sherer, Adele Ruth
 Singleton, Ulysces P.
 Skelly, Cara Lynn
 Smith, Danielle
 Smith, Shauna Marie
 Smith, TaLor Ashlee
 Smith, Yulonda Marie
 Soto Lopez, Stalia M.
 Spera, Lacy Lynn
 Spisak, Deana Eleanor
 Stallworth, Harold
 Stedeford, Oliver Daniel
 Stewart III, Augustus Thomas
 Stewart, Antoinette

Stewart, David Shawn
Stewart, Ronald Wade
Stilwell, Denise L.
Sumrall, Kimberly Yetta
Susick, Julia
Swan, Belinda Lou
Sweazen, Barbara Ann
Swinton, Brenda G.
Syed, Ameen Muhammed
Szymanski, Jaclyn Christina
Temple, Joshua Andrew
Thein, James Joseph
Thiry, Eileen P.
Thomas, David Alan
Thomas, Duane Wells
Thomas, Tramelle M.
Thompson, Christopher M.

Tichenor, Lindsay Nichols
Timms, Jason Lee
Tooks, Suprena Lanell
Tornetta, Michael G.
Townsend-Brown, Lisa K.
Trollinger, William G.
Turner, Nicole Lee
Ulander, Brianne
Ussery, Glenda Faye
Varner, Shannon Nicole
Walker, Grisel E.
Walker, Lisa Martin
Wallace, Lauren Lynn
Wallover, James
Wang, Nicholas Gilmer
Washington, Symeon
Wells, Clarissa Chawnte

White, Myra Kenyon
Wiley Jr., Dossey C.
Wilkerson, Shawndolyn M.
Williams, Anita Michelle
Williams, Nichole Renee
Wilson III, Lewis
Witt, Ryan E.
Wojciechowski, Debra Lee
Woods, Jacqueline
Yagusic, Carol Ann
Yates, Shari Lynn
Yeckley, Brendan Paul
Young, Sean Roshet
Yuille, Lorri A.
Yustince, Rebekah
Zupke, Paul O.