

This Instrument Prepared by and return to:

Dustin Finuff  
Title Clearing & Escrow, LLC  
6102 South Memorial Drive  
Tulsa, OK 74133

Parcel Identification Number:  
31380100003086000007.0

(Space Above This Line For Recording Data)

**Special Warranty Deed**

THIS SPECIAL WARRANTY DEED (this "**Deed**") is made as of this 2nd day of April, 2024 between **US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust**, whose mailing address is 425 South Financial Place, Suite 2000, Chicago, IL 60605 ("**Grantor**") to, **Kathleen Marie Borkowski and Robert Peter Borkowski, Sr., Wife and Husband**, whose mailing address is 441 Fordham St., Sebastian, FL 32958 ("**Grantee**").

WITNESSETH:

THAT Grantor, for and in consideration of the sum of **(\$250,000.00)** TWO HUNDRED FIFTY THOUSAND DOLLARS AND 00/00 and other good and valuable consideration paid to Grantor by Grantee, the receipt of which is hereby acknowledged, by these presents does grant, bargain, sell and convey to Grantee, and Grantee's successors and assigns forever, all the right, title, and interest in and to that certain real property (the "**Property**") located and situated in **Indian River County, Florida** and fully described as follows:

**Lot 7, Block 86, Sebastian Highlands, Unit 2, A Subdivision According to the Plat thereof as recorded in Plat Book 5, Page 34, of the Public records of Indian River County, Florida.**

**\*\*FOR INFORMATIONAL PURPOSES ONLY\*\***

THE improvements thereon being known as 441 Fordham St., Sebastian, FL 32958

TOGETHER with all improvements, easements, tenements, hereditaments and appurtenances belonging to or in any way appertaining to the Property.

SUBJECT to taxes for 2024 and subsequent years, not yet due and payable; covenants, restrictions, easements, reservations and limitations of record, if any, without intention of creation or reimposing same.

TO HAVE AND TO HOLD the same in fee simple forever.

GRANTOR hereby specially warrants the title to the Property and will defend the same against the lawful claims of all persons claiming by, through, or under Grantor, but none other.

IN WITNESS WHEREOF, Grantor has duly executed this instrument as of the date first written above.

WITNESSES:

GRANTOR:

US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

[Signature]  
Print Name: Nick Kozlar

Address: 5426 Bay Center Dr.  
#300 Tampa, FL 33609

[Signature]

Print Name: \_\_\_\_\_  
Address: 5426 Bay Center Dr  
#310 TAMPA FL 33609

[Signature]  
By Michael Brooks REO Closing  
Coordinator of Fay Servicing LLC, it's  
Attorney-In-Fact

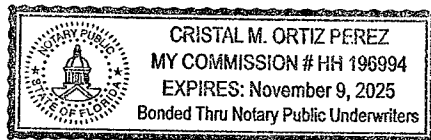
**By POA recorded in Collier County Florida on  
10/2/20 in OR Book 5824, page 2017,  
Inst# 5932155**

ACKNOWLEDGMENT

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me, by means of  physical presence or  online notarization on this 2ND day of April 2024 by Michael Brooks, as REO Closing Coordinator of Fay Servicing, LLC as Attorney-In-Fact for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust who is (x) personally known to me or ( ) has produced \_\_\_\_\_ as identification.

[Signature]  
Signature of Notarial Officer  
Title and Rank



My Commission Expires: 11/9/25