

Prepared by and return to:
McCalla Raymer Leibert Pierce, LLC
Attn: Post Sale Department -110 SE 6th Street, Suite 2400, Fort Lauderdale, FL 33301
Telephone (954)-332-9360- Property Appraiser's Parcel #

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 1st day of October, 2024 between LAKEVIEW LOAN SERVICING LLC, whose address is 4425 Ponce de Leon Blvd. Mailstop MS5/251 Coral Gables, FL 33146, hereinafter called the "grantor", and the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, THEIR SUCCESSORS AND ASSIGNS whose address is ISN Western Operation Center, Attention: Mortgagee Compliance Manager, 2000 N Classen Blvd #3200, Oklahoma City, OK 73106, their successors and assigns, hereinafter called "grantee".

WITNESSETH: That the said Grantor, for and in consideration for the sum of TEN AND NO/100 dollars (\$10.00) in hand paid by Grantee and other good and valuable considerations, the receipt whereof is acknowledged hereby grants, bargains and sells the said Grantee, forever, the following described land in the County of Indian River, State of Florida, to-wit:

Lot 31, Block D, Vero Lake Estates, Unit M, according to the plat thereof as recorded in Plat Book 5, Page 87, Public Records of Indian River County, Florida.

Property Address: 7876 99th Ct, Vero Beach, FL 32967

TO HAVE AND TO HOLD the above-described property, with appurtenances, unto the said Grantee, their successors and assigns, forever.

AND SAID GRANTOR, does hereby specially warrant the title to said lands and will defend the same against the lawful claims of any person whosoever claiming by, through or under the said Grantor.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its Assistant Vice President the day and year above written.

Signed, sealed and delivered in the presence of:

M&T BANK AS ATTORNEY IN FACT FOR LAKEVIEW LOAN SERVICING LLC

Kelly A. Howland
Witness
Kelly A. Howland
Print Name
475 Crosspoint Parkway, Getzville, NY 14068
Address

By: [Signature]
Print Name: Summer Young
Its: Assistant Vice President

Amanda L. Pendolino
Witness
Amanda L. Pendolino
Print Name
475 Crosspoint Parkway, Getzville, NY 14068
Address
STATE OF NEW YORK

Corporate Seal:

COUNTY OF ERIE

THE FOREGOING INSTRUMENT was acknowledged before me, by means of physical presence or online notarization, this 1st day of October, 2024, by Summer Young, as Assistant Vice President of M&T BANK AS ATTORNEY IN FACT FOR LAKEVIEW LOAN SERVICING LLC. They are personally known to me or have produced as identification.

[Signature]
Notary Public
Print Name: Kelly A. Morehouse
Commission No. 01M0001346B
My commission expires: 09/13/2027

KELLY A. MOREHOUSE
NOTARY PUBLIC STATE OF NEW YORK
ERIE COUNTY
LIC. #01M00013468
COMM. EXP. 09/13/27

**ELECTRONICALLY RECORDED 201600328516
11/22/2016 11:40:54 AM POA 1/3**

Document drafted by and
RECORDING REQUESTED BY
Manufacturers and Traders Trust Company
a/k/a M&T Bank
475 Crosspoint Parkway
Getzville, New York 14068

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Lakeview Loan Servicing, LLC, a Delaware limited liability company with offices located at 4425 Ponce de Leon Blvd., MS 5-251, Coral Gables, Florida 33146 ("Lakeview" or "Servicer") by these presents does hereby make, constitute and appoint Manufacturers and Traders Trust Company (a/k/a M&T Bank), a New York state chartered banking corporation with offices located at 475 Crosspoint Parkway, Getzville, New York 14068 ("M&T" or "Sub-servicer"), as its true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers and designated agents, acting in the name, place and stead of Lakeview for the purposes, and only the purposes, set forth below. This Limited Power of Attorney is given in connection with, and relates solely to that certain Sub-Servicing Agreement by and between Lakeview and M&T dated as of the 1st day of August, 2013, as the same may be restated and amended and relating to the sub-servicing of certain mortgage loans (the "Agreement") the servicing rights to which were acquired by Lakeview (such loans, the "Loans"). Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (each, a "Mortgage"). The parties agree that this Limited Power of Attorney is coupled with an interest.

Now, Therefore, Lakeview does hereby constitute and appoint M&T the true and lawful attorney-in-fact of Lakeview and in Lakeview's name, place and stead with respect to each Loan, whether such Loan is current and performing or such Loan is in a loss mitigation or other workout status, in foreclosure and/or bankruptcy or is classified as real estate owned ("REO") and such Loan is sub-serviced by M&T on behalf of Lakeview pursuant to the Agreement for the following, and only the following purposes:

1. To execute, acknowledge, seal and deliver Mortgage note endorsements, assignments of Mortgages and other recorded documents, satisfactions, releases, re-conveyances of Mortgage, tax and insurance authority notifications and declarations, deeds, including special or warranty deeds as required, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, including deeds-in-lieu of foreclosure or short sale agreements, with all ordinary or necessary endorsements, acknowledgements, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To (i) prepare, execute and deliver, on behalf of Lakeview, any and all documents or instruments necessary to maintain the lien on each mortgaged property and related collateral; loan modifications, waivers, consents, amendments, discounted payoff agreements, forbearance agreements, repayment plans, deeds-in-lieu of foreclosure, consents to or with respect to any documents contained in the related servicing file; and any and all instruments of satisfaction or

cancellation, or of partial or full release or discharge, and all other instruments comparable to any of the types of instruments described in this clause (i), and (ii) institute and prosecute judicial and non-judicial foreclosures, suits on promissory notes, indemnities, guaranties or other documents, actions for equitable and/or extraordinary relief (including, without limitation, actions for temporary restraining orders, injunctions, and appointment of receivers), and similar actions or suits necessary to enforce or defend Lakeview's rights in its capacity as servicer of a Loan or the Loans, and to appear in and file on behalf of Lakeview such pleadings or documents as may be necessary or advisable in any bankruptcy actions, state or federal suit or any other action related to a Loan.

3. The collection of borrower or account information, perform an escrow analysis, obtain required approvals from mortgage insurers and investors, obtain property valuations, order property inspections, initiate and maintain property preservation activity, and obtain an interest therein and/or improvements thereon, as Lakeview's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
4. To execute and deliver any and all required affidavits, documents or instruments required to be prepared, executed and filed or recorded regarding a Loan, including, but not limited to: affidavits of debt, verification or certification of debt or amounts owed, substitutions of trustee, substitutions of counsel, declaration of military status affidavits, notices of rescission, foreclosure deeds, transfer tax affidavit, affidavits or merit, verification of complaint, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays and other documents or notice filings on behalf of Lakeview in connections with foreclosure, bankruptcy and eviction actions, proofs of claim, confirmations and reaffirmations.
5. To prepare, execute and deliver any and all documents or perform or direct the performance of any and all acts in connection with any disputes or inquiries relating to the Loans, including, but without limitation, tax, hazard insurance, title insurance, mortgage insurance or guarantee and homeowner association matters.
6. To endorse any checks or instruments that are received by M&T and made payable to Lakeview regarding a Loan.

Lakeview further grants to M&T, its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the forgoing powers, and ratifies every act that M&T has lawfully performed or which M&T may lawfully perform in exercising those powers by virtue hereof.

Lakeview further grants to M&T the limited power of substitution and revocation of another party for the purpose and only for the purpose of endorsing or assigning notes or Mortgages in Lakeview's name, and hereby ratifies and confirms all that the attorney-in-fact, or its substitute or substitutes, shall lawfully do or cause to be done by authority of this Limited Power of Attorney and the rights and powers granted hereby.

M&T shall indemnify, defend and hold harmless Lakeview and its successors and assigns from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever, ("Claims") arising out of, related to, or in connection with (i) any act taken by M&T (or its substitute or substitutes) pursuant to this Limited Power of Attorney, which act results in a Claim solely by virtue of the

CERTIFICATE OF AUTHORITY
OF THE
MANUFACTURERS AND TRADERS TRUST COMPANY

I, Margaret M. Rittling, an Assistant Corporate Secretary of Manufacturers and Traders Trust Company (“M&T Bank”), do hereby certify that the following is an abstract of Article IV, Section 13 of the Bylaws of M&T Bank, which are now in force:

“The Chairman of the Board, the Chief Executive Officer, the President, any Executive Vice Chairman, any Vice President, any Assistant Vice President, any Banking Officer, the Corporate Secretary, any Assistant Secretary, and the Treasurer shall each have power and authority:

“To sign, countersign, certify, issue, assign, endorse, transfer and/or deliver notes, checks, drafts, bills of exchange, certificates of deposit, acceptances, letters of credit, advices for the transfer or payment of funds, orders for the sale and for delivery of securities, guarantees of signatures, and all other instruments, documents and writings in connection with the business of M&T Bank in its corporate or in any trust or fiduciary capacity;

“To sign the name of M&T Bank and affix its seal, or cause the same to be affixed, to deeds, mortgages, satisfactions, assignments, releases, proxies, powers of attorney, trust agreements, and all other instruments, documents or papers necessary for the conduct of the business of M&T Bank, either in its corporate capacity or in any trust or fiduciary capacity;

“To endorse, sell, assign, transfer and deliver any stocks, bonds, mortgages, notes, certificates of interest, certificates of indebtedness, certificates of deposit and any evidences of indebtedness or of any rights or privileges which now are or may hereafter be held by or stand in the name of M&T Bank, either in its corporate capacity, or in any fiduciary or trust capacity, and to execute proxies, powers of attorney or other authority with respect thereto;

“To accept on behalf of M&T Bank any guardianship, receivership, executorship or any general or special trust specified in the Banking Law of the State of New York;

“To authenticate or certificate any bonds, debentures, notes, or other instruments issued under or in connection with any mortgage, deed of trust or other agreement or instrument under which M&T Bank is acting as trustee or in any other fiduciary capacity;

“To sign, execute and deliver certificates, reports, checks, orders, receipts, certificates of deposit, interim certificates, and other documents in connection with its duties and activities as registrar, transfer agent, disbursing agent, fiscal agent, depositary, or in any other corporate fiduciary capacity.

“The powers and authority above conferred may at any time be modified, changed, extended or revoked, and may be conferred in whole or in part on other officers and employees by the Board of Directors or the Executive Committee.”

I further certify that the following individuals are duly elected, qualified, and acting incumbents of the offices set forth below:

<u>Name</u>	<u>Title</u>
Kimberly Coon	Assistant Vice President
Kelly A, Howland	Assistant Vice President
Amy A. Lusk	Assistant Vice President
Tiffany J. Mancik	Assistant Vice President
Claire M. McLain	Assistant Vice President
Kelly A. Morehouse	Assistant Vice President
Rachel M. Nowicki	Assistant Vice President
Amanda L. Pendolino	Assistant Vice President
Erin Warren	Assistant Vice President
Summer Young	Assistant Vice President

IN WITNESS WHEREOF, I have hereunto set my hand this 29th day of March, 2022.



Margaret M. Rittling
Assistant Corporate Secretary

