

Prepared by and return to:
Richard S. McIver, Esq.
Kass, Shuler, P.A.
P.O. Box 800
Tampa, Florida 33601-0800

REO-120896

WARRANTY DEED

This WARRANTY DEED is made this 1st day of October, 2012 by and between GMAC MORTGAGE, LLC as Grantor, whose post office address is 1100 Virginia Drive, Fort Washington, PA 19034 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 **Brevard County** Florida, legally described as follows:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION

Parcel ID: 28-36-35-EX-00602.0-0024.00 AKA: 667 Fernandina St. NW, Palm Bay, Florida 32907

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.

Signed, Sealed and Delivered
in the presence of:

Dwight Blake (typed name)
Contin Drake (typed name)

Grantor

GMAC MORTGAGE, LLC

By: Marcell G. Pace
(typed name)
As its: Authorized Officer

(Affix Corporate Seal Here)



STATE OF Pennsylvania
COUNTY OF Montgomery

The foregoing instrument was acknowledged before me this 1st day of October, 2012 by Marcell G. Pace as Authorized Officer of GMAC MORTGAGE, LLC. He/she is personally known to me and did take an oath.

Lisa Howlin Thomas
(typed name)
Notary Public

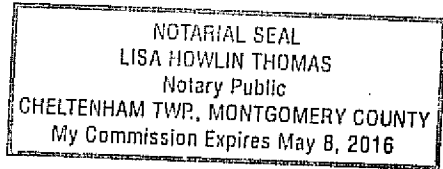


EXHIBIT "A" LEGAL DESCRIPTION

LOT 24, BLOCK 602, PORT MALABAR UNIT THIRTEEN, ACCORDING TO THE
MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 15, PAGES 54
THROUGH 63, OF THE PUBLIC RECORDS OF BREVARD COUNTY, FLORIDA

Parcel ID: 28-36-35-EX-00602.0-0024.00 AKA: 667 Fernandina St. NW, Palm Bay, Florida 32907

REO-120896

Exhibit "A"

GMAC MORTGAGE, LLC

CERTIFICATE OF ASSISTANT SECRETARY

I, Carolyn B. Traczykiewicz, Assistant Secretary of GMAC Mortgage, LLC (the "Company"), hereby certify that the following is a true and correct copy of the resolution(s) adopted by the Board of Directors of the Company by the Unanimous Written Consent dated January 18, 2011, which resolution(s) I certify to be in full force and effect on the date hereof.

RESOLVED, that the persons hereinafter designated are authorized to execute and deliver in the name and on behalf of the Company, with or without its company seal, such instruments, documents, or agreements (and any amendments, modifications, revisions, terminations, or rescissions thereto) relating to or affecting the property or business and affairs of the Company as set forth in the following resolutions and to perform the obligations to be performed thereunder, whether acting directly on behalf of the Company or acting on behalf of a third party under a power of attorney made by such third party in favor of the Company. For the purpose of this Unanimous Consent to Action, the terms "Category 1 Authorized Officer," "Category 2 Authorized Officer," "Category 3 Authorized Officer" and "Category 4 Authorized Officer" are defined as follows:

"Category 1 Authorized Officer" shall mean the President, Chief Executive Officer, Chief Financial Officer, Treasurer, or Secretary of the Company.

"Category 2 Authorized Officer" shall mean any Executive Vice President, Senior Vice President or Vice President of the Company.

"Category 3 Authorized Officer" shall mean (i) any Assistant Vice President, Assistant Treasurer, Assistant Secretary, of the Company or (ii) any person holding as of the date hereof the previous title of Limited Signing Officer for the Company or (iii) any person designated as a Category 3 Authorized Officer or (iv) any other person appointed as a Category 3 Authorized Officer of the Company by the Board of Directors of the Company or by the General Counsel or Secretary of the Company pursuant to Section 6 below.

"Category 4 Authorized Officer" shall mean (i) any person holding as of the date hereof the previous title of Limited Signing Officer REO Asset Management for the Company, (ii) any person designated as a Category 4 Authorized Officer or (iii) any person appointed as a Category 4 Authorized Officer of the Company by the Board of Directors or by the General Counsel or Secretary of the Company pursuant to Section 6 below.

1. Any Category 1 Authorized Officer, acting alone, is authorized to execute and deliver;
 - a) Conveyances of any personal property.
 - b) Any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in conducting the business of the Company, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities for which authority may be granted by another resolution of the Board of Directors.

- c) Any and all instruments, documents, or agreements that a Category 2 Authorized Officer is authorized to execute pursuant to this Unanimous Consent to Action.
2. Any Category 2 Authorized Officer, acting alone, is authorized to execute and deliver:
- a) Conveyances of any personal property for a consideration of \$300,000.00, or less.
 - b) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, lost note affidavits, and note endorsements relating to real estate loans held by the Company, either in its own behalf or in a fiduciary or agency capacity.
 - c) Full or partial releases, subordinations, satisfactions and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates.
 - d) Loan and/or loan servicing acquisition agreements and loan and/or loan servicing sale agreements, including participation agreements and participation certificates, broker agreements, commitment letters with customers, indemnification agreements, workout agreements and settlement agreements.
 - e) Loan servicing agreements and loan sub-servicing agreements, including servicing and sub-servicing agreements and related documents necessary in connection with third party securitizations of mortgage loans serviced by the Company.
 - f) Any and all instruments, documents, or agreements relating to an individual loan closing, including, but not limited to, matters relating to the application for HUD insurance, private mortgage insurance, or a VA loan guarantee.
 - g) Any Power of Attorney as the officer deems necessary or appropriate for the transaction of business on behalf of the Company.
 - h) Applications for any required state or federal license, permit or similar authorization as from time to time may be necessary for the Company to lawfully engage in its business. All applications for renewal of any state or federal license, permit or similar authorization as from time to time may be necessary for the Company to lawfully continue to engage in its business.
 - i) "Doing Business" qualification forms or annual reports.
 - j) Any other instrument, document or agreement which may be necessary, proper or expedient in conducting the business of the Company of an aggregate value not to exceed \$300,000.00.
 - k) Any and all instruments, documents, or agreements that a Category 3 Authorized Officer or Category 4 Authorized Officer is authorized to execute pursuant to this Unanimous Consent to Action.
3. Any Category 3 Authorized Officer, acting alone is authorized to execute, and deliver:

- a) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, powers of attorney, lost note affidavits, and note endorsements, loan commitments but only if such instruments, documents, or agreements (i) relate to one-to-four family real estate loans held by the Company, either in its own behalf or in a fiduciary or agency capacity, and (ii) are intended to transfer beneficial interest to Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, the Company or Residential Funding Company, LLC, bond agencies, private investors and/or home equity securitizations.
 - b) Full or partial releases, satisfactions, subordinations, and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates, but only if such instruments, documents, or agreements relate to one-to-four family mortgage loans held by the Company, either in its own behalf or in a fiduciary or agency capacity.
 - c) Deed under Power, Substitution of Trustee, Special Warranty Deeds, Assignments, General Warranty Deeds, Grant Deeds, Allonges, Affidavits, Loss Assignment Affidavits, Forbearance Agreements, Quit Claim Deeds or any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in connection with foreclosure proceedings or REO property sales in which the Company is involved as owner, mortgagee or in a similar capacity.
 - d) Any documents relating to mortgage origination, consolidation, extension and modification agreements that require signature of the Company.
 - e) Any and all instruments, documents, or agreements that a Category 4 Authorized Officer is authorized to execute pursuant to this Unanimous Consent to Action.
4. Any Category 4 Authorized Officer shall have the limited authority to execute REO listing agreements, State Purchase Agreements and REO riders, amendments, or addendums to the State Purchase Agreements on behalf of the Company.
 5. In addition to the foregoing, the Board of Directors or any two Category 1 Authorized Officers may, by filing a written authorization with the Secretary of the Company, designate any person, whether an employee of the Company or not, to execute on behalf of the Company such instruments, documents, or agreements as are specified in such written authorization subject to the limitations contained therein, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities. Any person so designated in such written authorization shall have such authority as is specifically set forth therein, and may exercise such authority in the capacity of an "Authorized Officer" of the Company, or in any other official capacity such person has with respect to the Company. Revocation of any such authority, in whole or in part, shall likewise be filed with the Secretary. In no instance shall any individual have the authority, acting alone, to designate himself or herself as an Authorized Officer.
 6. In addition to the foregoing, the General Counsel or Secretary of the Company, may, by filing a written authorization with the Company, designate any person (whether or not employed by the Company) as a Category 3 Authorized Officer or Category 4 Authorized Officer.

7. The above stated instruments, documents, and agreements may be executed by any authorized person as stated in the foregoing resolution when bearing or purporting to bear the signature of such person in facsimile form. All documents signed prior to the date of this Unanimous Consent to Action in facsimile format are hereby ratified, and affirmed. Unless prohibited by or inconsistent with the Company's Limited Liability Company Agreement, resolution or policy, an Authorized Officer may execute a document by any means recognized by applicable law including, but not limited to, the creation of an electronic signature.
8. The Secretary shall designate by name any Assistant Secretary who is authorized to execute corporate certifications for this Company, and shall file such designation in the Company record books.

FURTHER RESOLVED, that when executing any instruments, documents, or agreements (and any amendments, modifications, revisions, terminations, or rescissions thereto) that a person is hereby authorized to execute, such person may (i) describe his or her title and/or signing capacity as "Authorized Officer" (without designating to which category of Authorized Officer such person belongs) or (ii) execute such instruments, document or agreements in any other official capacity such person has with respect to the Company;

FURTHER RESOLVED, that all acts of the Authorized Officers of the Company, whose acts would have been authorized by virtue hereof except that such acts were taken prior to the adoption of these resolutions, are hereby severally ratified, confirmed, and adopted as acts in the name and on behalf of the Company, regardless of the title or capacity in which such persons took such acts.

I further certify that the following are duly elected, qualified and acting officers and hold the position as stated opposite their names as of the date set forth below:

Steven M. Abreu	Board of Directors
Steven M. Abreu	President
Steven M. Abreu	Secretary
Andra Adams	Category 3 Authorized Officer
Juan Antonio Aguirre	Category 3 Authorized Officer
Juan Antonio Aguirre	Category 4 Authorized Officer
Don Albers	Category 3 Authorized Officer
Don Albers	Category 4 Authorized Officer
John Albor	Vice President
Belinda Alexander	Vice President
Robert Allen	Category 4 Authorized Officer
Angelina Anderson	Category 4 Authorized Officer
Heather Anderson	Category 3 Authorized Officer
Jonathan P. Andrews	Assistant Secretary
Tanya N. Anthony	Limited Signing Officer
Amber D. Aplara	Category 3 Authorized Officer
James Aretakis	Assistant Treasurer
James Aretakis	Chief Tax Officer
Evette Arrington	Category 3 Authorized Officer
Evette Arrington	Category 4 Authorized Officer
Albert Augustine	Category 3 Authorized Officer
Albert Augustine	Category 4 Authorized Officer
Gina Avila	Limited Signing Officer
Mary Backora	Limited Signing Officer

Nicole Moreland	Category 3 Authorized Officer
Nicole Moreland	Category 4 Authorized Officer
Stephen Morfeld	Senior Vice President
Nancy Morphis	Category 4 Authorized Officer
Mary Morris	Vice President
Sara Mundell	Category 4 Authorized Officer
Ernesto Munoz	Category 3 Authorized Officer
Ernesto Munoz	Category 4 Authorized Officer
Edward Muscovitch	Vice President
Ricky Narramore	Category 3 Authorized Officer
Ricky Narramore	Category 4 Authorized Officer
Heidi Navarro	Category 3 Authorized Officer
Sally Nelson	Category 3 Authorized Officer
Ginny Niedert	Category 3 Authorized Officer
Chris Nitkiewicz	Category 3 Authorized Officer
Chris Nitkiewicz	Category 4 Authorized Officer
Mary Susan Nocero	Vice President
Peter Nocero	Category 3 Authorized Officer
Sandra L. Oakes	Assistant Secretary
Coleen O'Donnell	Limited Signing Officer
Teresa Olson	Category 3 Authorized Officer
Clothilde Ortega	Limited Signing Officer
Stephanie Owens	Category 3 Authorized Officer
Marcell G. Pace	Category 3 Authorized Officer
Dacari Palmer	Category 3 Authorized Officer
Rachel Patel	Category 3 Authorized Officer
Rachel Patel	Category 4 Authorized Officer
Brandi Pecenka	Category 3 Authorized Officer
Joseph A. Pensabene	Chief Servicing Officer
Joseph A. Pensabene	Executive Vice President
Scott Permar	Limited Signing Officer
Alexander Peters	Category 4 Authorized Officer
Charity Peterson	Limited Signing Officer
Amber Pett	Category 3 Authorized Officer
Amber Pett	Category 4 Authorized Officer
Nora Pio	Vice President
Stephanie Pizzino	Limited Signing Officer
Martin J. Postel	Vice President
Cathy Powell	Senior Vice President
Erika Puentes	Category 3 Authorized Officer
Cheryl L. Hager	Vice President
Beverly Quaresima	Limited Signing Officer
Rachel Ragsdale	Category 3 Authorized Officer
Jacob Randell	Category 3 Authorized Officer
Jacob Randell	Category 4 Authorized Officer
Michael Rapp	Category 3 Authorized Officer
Michael Rapp	Category 4 Authorized Officer
Myron Ravelo	Category 3 Authorized Officer
Laura E. Reichel	Vice President

Lance Westlake	Category 3 Authorized Officer
Lance Westlake	Category 4 Authorized Officer
Thomas P. West	Limited Signing Officer
Melissa White	Assistant Treasurer
Melissa White	Vice President
James Whitlinger	Senior Vice President
Winston Carlos Wilkinson	Executive Vice President
Catherine Williams	Senior Vice President
Paul Williams	Vice President
Dave Wilson	Category 3 Authorized Officer
Douglass Wilson	Category 3 Authorized Officer
Kristine Wilson	Category 3 Authorized Officer
Kristine Wilson	Category 4 Authorized Officer
David Winans	Limited Real Estate Brokerage Officer
Barbara P. Winterberger	Vice President
Rebecca Wirtz	Category 3 Authorized Officer
Michael Timothy Witten	Vice President
Twilla Wojciechowski	Limited Signing Officer
Nia Wolfgramm	Category 4 Authorized Officer
Dana Worrall	Category 3 Authorized Officer
Christopher M. Wright	Assistant Treasurer
Janine Yamoah-Freeman	Category 3 Authorized Officer
Janine Yamoah-Freeman	Category 4 Authorized Officer
Liz Yeranorian	Category 3 Authorized Officer
Cheryl Young	Category 3 Authorized Officer
Cheryl Young	Category 4 Authorized Officer
Scott Zeitz	Category 3 Authorized Officer
Scott Zeitz	Category 4 Authorized Officer
Tracy Zobel	Vice President
Lauren Elizabeth Zonies	Category 3 Authorized Officer
Lauren Elizabeth Zonies	Category 4 Authorized Officer

IN WITNESS WHEREOF, I have hereunto set my hand and affixed hereto the Company Seal this 2nd
 day of June, 20 11.


 Carolyn B. Traczykiewicz, Assistant Secretary