

Document prepared by:
Liana R. Hall, Esq.
Miller, George & Suggs, PLLC
210 N. University Drive, Suite 900
Coral Springs, FL 33071

Record and return to:
Miller, George & Suggs, PLLC
210 N. University Drive, Suite 900
Coral Springs, FL 33071
Folio No: 12-1N-29-0000-00229-0000
Property Address: 4780 Keyser Lane
Pace, FL 32571

GENERAL WARRANTY DEED

THIS GENERAL WARRANTY DEED made this 15TH day of March, 2024 by **Freedom Mortgage Corporation** whose address is 10500 Kincaid Drive, Suite 111, Fishers, IN 46037-9764, hereinafter called the "Grantor" hereby conveys property to **Secretary of Housing and Urban Development, their successors, and assigns**, hereinafter referred to as Grantee, whose address is HUDs MCM. ISN Western Operation Center Attention: Mortgagee Compliance Manager 2000 N Classen Blvd #3200 Oklahoma City, OK 73106 hereinafter called the "Grantee"

(Whenever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representation and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: that the Grantor, for and in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, remise, convey and confirm unto the Grantee all that certain land situated in **Santa Rosa County, Florida**.

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SANTA ROSA, STATE OF FLORIDA:

COMMENCING AT A RAILROAD SPIKE MARKING THE SOUTHWEST CORNER OF SECTION 12, TOWNSHIP 1 NORTH, RANGE 29, WEST, SANTA ROSA COUNTY, FLORIDA. PROCEED NORTH ALONG THE WEST LINE OF SECTION 12 FOR A DISTANCE OF 1793.48 FEET, THENCE S 89 DEGREES 40 MINUTES E 229.5 FEET, THENCE N 0 DEGREES 15 MINUTES E 500.0 FEET TO THE POINT OF BEGINNING, THENCE N 89 DEGREES 40 MINUTES W 200 FEET, THENCE N 0 DEGREES 15 MINUTES E 100 FEET TO CONCRETE MONUMENT MARKING THE SOUTH LINE OF A 40 FOOT R/W ROAD, THENCE S 89 DEGREES 40 MINUTES E 200.0 FEET ALONG SAID R/W LINE; THENCE S 0 DEGREES 15 MINUTES W 100.0 FEET TO THE POINT OF BEGINNING.

A/K/A 4780 KEYSER LANE, PACE, FL 32571.

THIS CONVEYANCE IS EXEMPT FROM DOCUMENTARY STAMPS PURSUANT TO SECTION 12B-4.014(9) FLORIDA ADMINISTRATIVE CODE. TITLE TO THE SUBJECT PROPERTY WAS ACQUIRED BY VITURE OF A DEED IN LIEU OF FORECLOSURE OR FORECLOSURE OF A MORTGAGE.

Together with all tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

The Grantor hereby covenants with said grantee and 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 31st of 2023.

In Witness whereof, the grantor has hereunto set their hand(s) and seal(s) the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
Witness Signature
Charles Lemons

Witness Name Printed
Witness Address: 10500 Kincaid Fishers In 46037

Freedom Mortgage Corporation
By: [Signature]
Printed name: Erica D Tracy
Title: FCL Specialist III

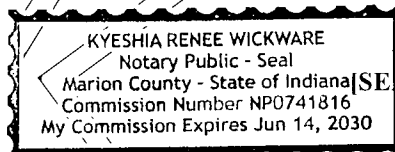
[Signature]
Witness Signature
Heather Marie Diaz

Witness Name Printed
Witness Address: 10500 Kincaid Fishers In 46037

STATE OF Indiana
COUNTY OF Hamilton

The foregoing instrument was acknowledged before me, a notary public by means of physical presence or
 online notarization, this 15TH day of March, 2024 by Erica D Tracy as
FCL Specialist III of Freedom Mortgage Corporation.

[Signature]
Notary Public Signature



Notary Public, State of Indiana
Commissioned Name of Notary Public Kyeshia Renee Wickware
Personally Known or produced Identification _____
Type of indentificateion produced personally known
Commission expires: June 14, 2030

EXHIBIT

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FREEDOM MORTGAGE CORPORATION
(a New Jersey corporation)

Written Consent of the Sole Director Regarding Servicing Signing Authority

Effective Date: June 21, 2023

The undersigned, being the sole director of Freedom Mortgage Corporation, a New Jersey corporation (the “**Company**”), adopts the following resolutions with the same force and effect as if they had been adopted at a duly held meeting of the sole director and consents to the taking of the actions referred to in such resolutions without the necessity of any meeting, and without any advanced notice, which notice is expressly waived.

A. GENERAL

NOW, THEREFORE, BE IT RESOLVED, that the sole director desires to establish this Written Consent of the Sole Director Regarding Servicing Signing Authority (“**Servicing Resolution**”) to replace all previous consents and resolutions (collectively, “**Previous Servicing Resolutions**”) regarding the signing authorities of the Company’s employees in furtherance of the Company’s residential servicing and subservicing business (“**Servicing Business**”) in connection with the categories set forth in this Servicing Resolution, which Previous Servicing Resolutions are superseded hereby; and

FURTHER RESOLVED, that: (a) the authorities granted under this Servicing Resolution are granted for the purpose of the furtherance of the Company’s Servicing Business and for no other purpose; (b) the signing authorities of the Company’s employees in furtherance of the Company’s Servicing Business, but not in connection with a category set forth in this Servicing Resolution, may be granted under a separate resolution; and (c) the signing authorities of the Company’s employees not in furtherance of the Company’s Servicing Business are granted under a separate resolution; and

FURTHER RESOLVED, that if an individual was previously authorized to take an action in a Previous Servicing Resolution, and such individual is not so authorized in this Servicing Resolution, such individual shall no longer be deemed to be authorized to take such action; and

FURTHER RESOLVED, that if an individual’s employment with the Company shall terminate for any reason, such individual shall no longer be authorized to take any of the actions set forth in this Servicing Resolution; and

FURTHER RESOLVED, that, notwithstanding anything contained in this Servicing Resolution to the contrary, the President and Chief Executive Officer of the Company shall be authorized to take any and all actions authorized in this Servicing Resolution; and

FURTHER RESOLVED, that, notwithstanding anything contained in this Servicing Resolution to the contrary, the President and Chief Executive Officer of the Company may delegate any and all actions authorized in this Servicing Resolution to any person (“**Alternate Authorized Party**”), whether or not such delegation conflicts with the terms of this Servicing Resolution, by providing an E-mail to such Alternate Authorized Party with a copy thereof to the Chief Legal Officer of the Company and the Chief Financial Officer of the Company; and

FURTHER RESOLVED, that any and all ambiguities as to the proper category of a document hereunder shall be determined, in writing, by the Chief Legal Officer of the Company; and

FURTHER RESOLVED, that the Chief Legal Officer of the Company shall determine, in writing, the appropriate Authorized Parties in the event a document does not belong to any of the enumerated categories hereunder.

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B. SUMMARY OF CHANGES SINCE LAST WRITTEN CONSENT OF THE SOLE DIRECTOR REGARDING SERVICING SIGNING AUTHORITY

NOW, THEREFORE, BE IT RESOLVED, that the following changes have been made to the authorities set forth in the Written Consent of the Sole Director Regarding Servicing Signing Authority with an Effective Date of October 25, 2022:

Category of Authority	Parties Added	Parties Removed
Schedule C Mortgage Document Authorized Parties	Aladriana Ayala David Casiano Stacy Madding Kenneth Crabtree Becca McCart Shelby Chatham Siera Parks Luciano Perratore	Howard D Wiggins II Valerie Cavanaugh
Schedule D Proceedings Authorized Parties		
Schedule E REO Document Authorized Parties		
Schedule F Endorsement Authorized Parties		
Schedule G Vendor Contract Authorized Parties		
Schedule H Settlement Authorized Approving Parties		
Schedule I Seal Authorized Parties		

Category of Authority	Other Changes	Explanation of Change
Schedule C Mortgage Document Authorized Parties		
Schedule D Proceedings Authorized Parties		
Schedule E REO Document Authorized Parties		
Schedule F		

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Endorsement Authorized Parties		
Schedule G Vendor Contract Authorized Parties		
Schedule H Settlement Authorized Approving Parties		
Schedule I Seal Authorized Parties		

FURTHER RESOLVED, that Sections (C) through (I) below set forth the most recent signing authorities of the Company's employees in furtherance of the Company's Servicing Business.

C. CERTAIN MORTGAGE DOCUMENTS

NOW, THEREFORE, BE IT RESOLVED, that the individuals set forth on the attached **Schedule C** (the "Mortgage Document Authorized Parties") are each authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver any of the following, and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby:

- 1) Mortgage Notes;
- 2) Mortgage Note Allonges;
- 3) Mortgage Deeds;
- 4) Deeds of Trust;
- 5) Security Agreements;
- 6) Affidavits evidencing (a) Debt, (b) lost promissory notes or affixations of manufactured homes, (c) non-military status, (d) judgment or (e) in support of litigation or motion practice of claims in cases such as foreclosures, bankruptcies, title claims, or contested claims involving serviced mortgage loans;
- 7) Subordination Agreements;
- 8) Assignments of Mortgages, Deeds of Trust or Security Agreement;
- 9) Powers of Attorney;
- 10) Satisfaction of Lien Releases, including, but not limited to, mortgages, deeds of trust, partial releases and mechanics liens;
- 11) Affixations for Manufactured Homes
- 12) Deficiency Waivers;
- 13) Written approval to write-off Company residential mortgage servicing related losses in an amount not to exceed in the aggregate \$10,000 per mortgage loan serviced;
- 14) Substitution of Trustees in connection with deeds of Trust;
- 15) Certifications/Work Sheets in connection with litigation, motion practice, or claims involving Company serviced residential mortgage loans;
- 16) Verified Complaint/Amended Complaint Documents;
- 17) Judgment Calculation Amounts;
- 18) State Required documents/Declarations in connection with enforcing rights under Company serviced residential mortgage loans;
- 19) Investor and/or Mortgage or Home Insurer Claim Documents/Support Documents;
- 20) Certification for Loss Mitigation/Default;
- 21) Vacant Property Registrations;
- 22) Reaffirmation Agreements;
- 23) Proofs of Claim in Bankruptcy proceedings;
- 24) Notices of Payment Change;
- 25) Supporting documents in connection with Motions for Relief from Stay;
- 26) Notices of Fees and Expenses;
- 27) Conveyance Deeds, including, but not limited to, quitclaim deeds, limited warranty deeds, Trustee Deeds, warranty deeds, associated with Foreclosure sales, Deeds in lieu of foreclosure and liquidations involving

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conveyances to an investor, mortgage insurer, guarantor, HUD or VA (Conveyance deeds to third parties of Company real estate owned ("REO Property") shall be under separate authority.); and
28) Such other instruments or documents any or all of them deem necessary or advisable in connection with residential mortgage loan serviced or sub-serviced by Company in the usual and regular course of Company's Servicing business which shall specifically include without limitation, loss mitigation, loan modification, assumptions, default servicing, foreclosure, contested litigation, and mortgaged property management.

FURTHER RESOLVED, that notwithstanding the foregoing and out of an abundance of caution, nothing herein is intended to authorize the Mortgage Document Authorized Parties to negotiate, sign, execute, endorse or deliver agreements to purchase or sell mortgage loans or mortgage servicing rights.

D. ATTENDANCE AT PROCEEDINGS REGARDING LOSS MITIGATION, FORECLOSURES, BANKRUPTCIES, TITLE CLAIMS OR ACTIONS OR CONTESTED LOAN LEVEL SERVICING CLAIMS

NOW, THEREFORE, BE IT RESOLVED, that the individuals set forth on the attached **Schedule D** (the "**Proceedings Authorized Parties**") are hereby authorized, for, and in the name of the Company, to attend and appear (by telephone, video conference or in person) as a witness at any court proceedings and alternative dispute resolution proceedings, including, without limitation, mediations, arbitrations and private settlement negotiations, with respect to loss mitigation, foreclosures, bankruptcies, title claims or actions or contested loan level servicing claims (collectively, "**Proceedings**"), all as may be limited to the specific area as may appear in the parenthetical opposite such Proceeding Authorized Party's name.

E. REO DOCUMENTS

NOW, THEREFORE, BE IT RESOLVED, that the individuals set forth on the attached **Schedule E** (the "**REO Document Authorized Parties**") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver, with respect to any REO properties, any Deed or Deed of Trust necessary or sufficient to convey title to such appropriate third parties, any listing agreement, all closing documents, all purchase and sale agreements of such REO properties, all HUD disclosure documents to include the HUD I, any Certificate of Title and/or such other instruments or documents they deem necessary or advisable in connection with the ownership or disposition of any REO properties, subject to such changes, insertions, or omissions as the REO Document Authorized Party executing the same shall deem necessary or appropriate (such determination to be conclusively evidenced by such REO Document Authorized Party's execution thereof on behalf of the Company), and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby.

F. ENDORSEMENT OF NEGOTIABLE INSTRUMENTS

NOW, THEREFORE, BE IT RESOLVED, that the individuals set forth on the attached **Schedule F** (the "**Endorsement Authorized Parties**") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver and deposit in Company bank accounts checks or other negotiable instruments received by the Company at any Company office for the payment of monthly mortgage amounts due or application of escrow refunds.

G. VENDOR CONTRACTS

NOW, THEREFORE, BE IT RESOLVED, that the individuals set forth on the attached **Schedule G** (the "**Vendor Contract Authorized Parties**") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver all vendor contracts (including, without limitation, agreements, statements of work, indemnity agreements and guarantees) in connection with the Company's Servicing Business, subject to such changes, insertions, or omissions as the Vendor Contract Authorized Party executing the same shall deem necessary or appropriate (such determination to be conclusively evidenced by such Vendor Contract Authorized Party's execution thereof on behalf of the Company), and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby.

H. SETTLEMENT OF CLAIMS

NOW, THEREFORE, BE IT RESOLVED, that any one of the individuals set forth on the attached **Schedule H** (the "**Settlement Authorized Approving Parties**") are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to approve settlements, compromises or releases of pending or threatened claims, demands or litigation asserted by or on behalf of borrowers against the Company ("**Settlements**") up to the monetary amount set forth opposite such Settlement Authorized Approving Party's name; and

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FURTHER RESOLVED, that all agreements relating to Settlements (“**Settlement Agreements**”) must be reviewed and approved by a Vice President, Senior Vice President or Executive Vice President within the Company’s Legal Department; and

FURTHER RESOLVED, that following the approval set forth above, any of the Settlement Authorized Approving Parties, or any of their written designees are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to negotiate, sign, execute, endorse and deliver Settlement Agreements up to the amounts set forth opposite such Settlement Authorized Approving Party’s name in **Schedule H**, subject to such changes, insertions, or omissions as the Settlement Authorized Approving Parties executing the same shall deem necessary or appropriate (such determination to be conclusively evidenced by Settlement Authorized Approving Party’s execution thereof on behalf of the Company), and to take any and all further actions and to execute, acknowledge, and file any and all other instruments and documents deemed necessary or appropriate in connection therewith, to effect the transactions or changes contemplated thereby.

I. USE OF CORPORATE SEAL

NOW, THEREFORE, BE IT RESOLVED, that any one of the individuals set forth on the attached **Schedule I** (the “**Seal Authorized Parties**”) are hereby authorized, with or without the attestation of an officer of the Company, for, and in the name of the Company, to use the Company’s corporate seal for any official business purpose relating to the servicing of residential mortgage loans of the Company or its investors including, without limitation, for the purpose of attesting and notarizing documents to be filed for record in any state, county or city, township or municipality situated anywhere in the United States or any of its territories which are serviced by the Company for its customers.

[SIGNATURE APPEARS ON THE FOLLOWING PAGE]

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IN WITNESS WHEREOF, the undersigned has executed this Written Consent of the Sole Director Regarding Servicing Signing Authority effective as of the Effective Date.

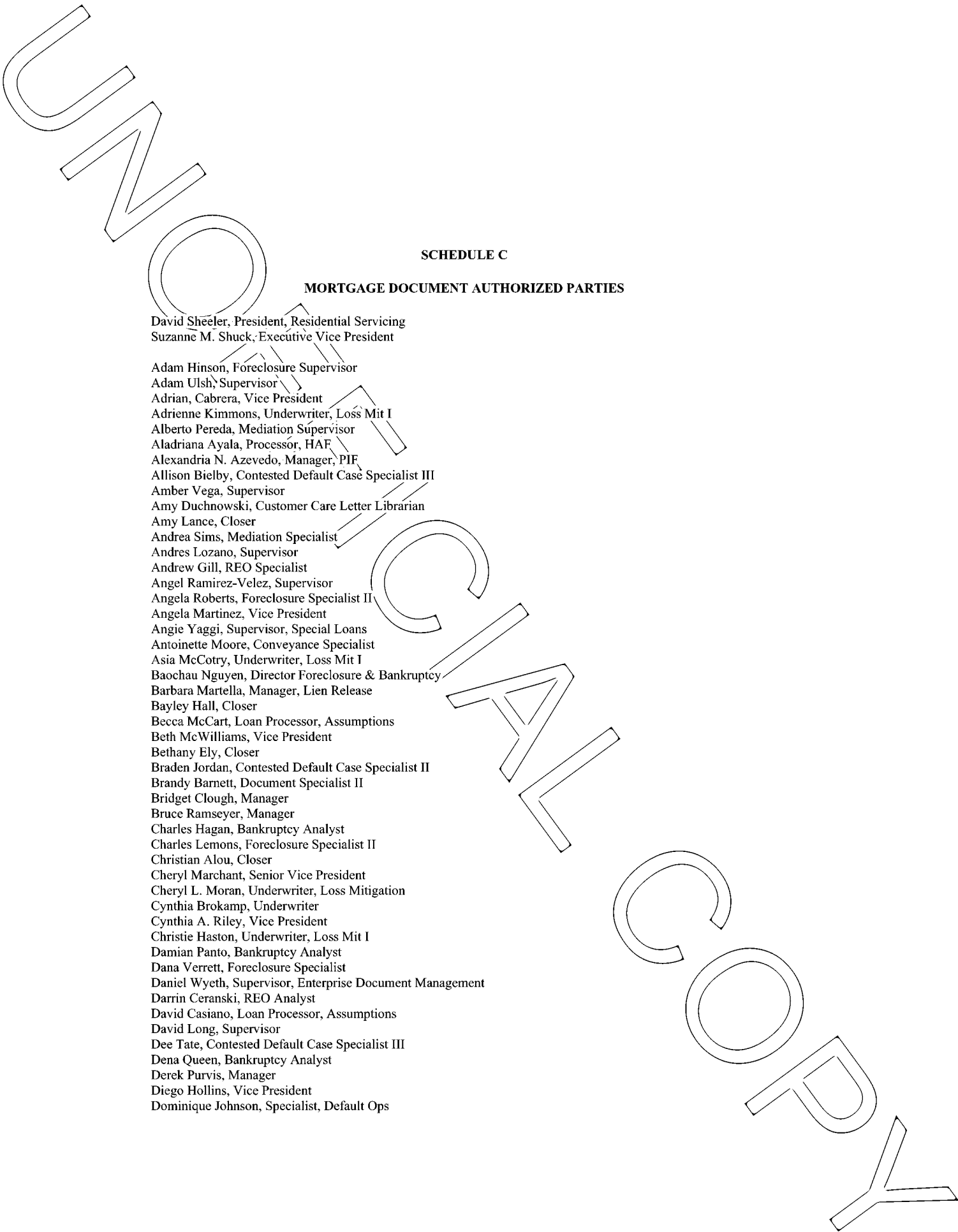

Stan Middleman, Jun 28, 2023 06:41 EDT

Stanley C. Middleman, Sole Director

SCHEDULE C

MORTGAGE DOCUMENT AUTHORIZED PARTIES

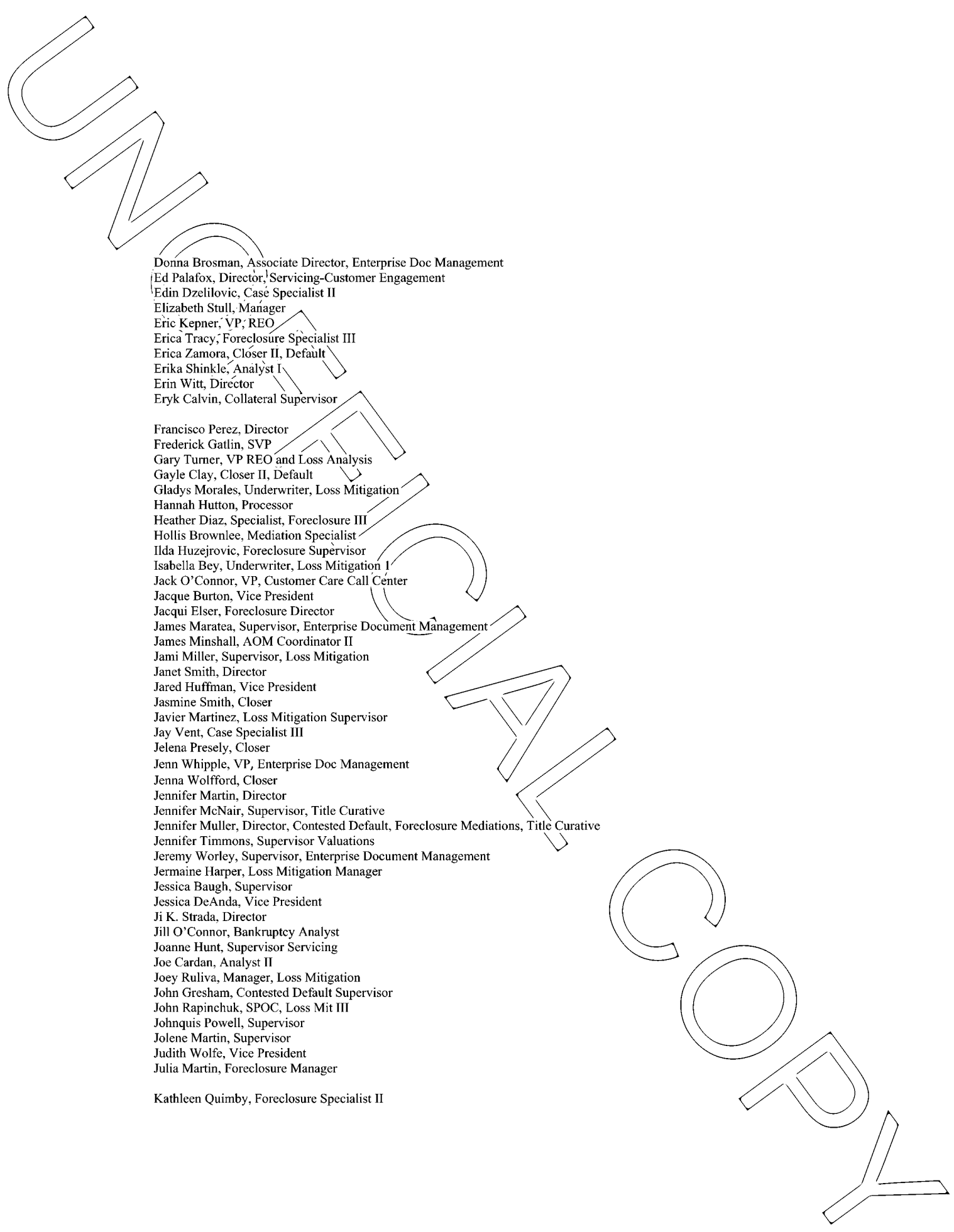
- David Sheeler, President, Residential Servicing
- Suzanne M. Shuck, Executive Vice President
- Adam Hinson, Foreclosure Supervisor
- Adam Ulsh, Supervisor
- Adrian, Cabrera, Vice President
- Adrienne Kimmons, Underwriter, Loss Mit I
- Alberto Pereda, Mediation Supervisor
- Aladriana Ayala, Processor, HAF
- Alexandria N. Azevedo, Manager, PIF
- Allison Bielby, Contested Default Case Specialist III
- Amber Vega, Supervisor
- Amy Duchnowski, Customer Care Letter Librarian
- Amy Lance, Closer
- Andrea Sims, Mediation Specialist
- Andres Lozano, Supervisor
- Andrew Gill, REO Specialist
- Angel Ramirez-Velez, Supervisor
- Angela Roberts, Foreclosure Specialist II
- Angela Martinez, Vice President
- Angie Yaggi, Supervisor, Special Loans
- Antoinette Moore, Conveyance Specialist
- Asia McCotry, Underwriter, Loss Mit I
- Baochau Nguyen, Director Foreclosure & Bankruptcy
- Barbara Martella, Manager, Lien Release
- Bayley Hall, Closer
- Becca McCart, Loan Processor, Assumptions
- Beth McWilliams, Vice President
- Bethany Ely, Closer
- Braden Jordan, Contested Default Case Specialist II
- Brandy Barnett, Document Specialist II
- Bridget Clough, Manager
- Bruce Ramseyer, Manager
- Charles Hagan, Bankruptcy Analyst
- Charles Lemons, Foreclosure Specialist II
- Christian Alou, Closer
- Cheryl Marchant, Senior Vice President
- Cheryl L. Moran, Underwriter, Loss Mitigation
- Cynthia Brokamp, Underwriter
- Cynthia A. Riley, Vice President
- Christie Haston, Underwriter, Loss Mit I
- Damian Panto, Bankruptcy Analyst
- Dana Verrett, Foreclosure Specialist
- Daniel Wyeth, Supervisor, Enterprise Document Management
- Darrin Ceranski, REO Analyst
- David Casiano, Loan Processor, Assumptions
- David Long, Supervisor
- Dee Tate, Contested Default Case Specialist III
- Dena Queen, Bankruptcy Analyst
- Derek Purvis, Manager
- Diego Hollins, Vice President
- Dominique Johnson, Specialist, Default Ops



Donna Brosman, Associate Director, Enterprise Doc Management
Ed Palafox, Director, Servicing-Customer Engagement
Edin Dzelilovic, Case Specialist II
Elizabeth Stull, Manager
Eric Kepner, VP, REO
Erica Tracy, Foreclosure Specialist III
Erica Zamora, Closer II, Default
Erika Shinkle, Analyst I
Erin Witt, Director
Eryk Calvin, Collateral Supervisor

Francisco Perez, Director
Frederick Gatlin, SVP
Gary Turner, VP REO and Loss Analysis
Gayle Clay, Closer II, Default
Gladys Morales, Underwriter, Loss Mitigation
Hannah Hutton, Processor
Heather Diaz, Specialist, Foreclosure III
Hollis Brownlee, Mediation Specialist
Ilda Huzejrovic, Foreclosure Supervisor
Isabella Bey, Underwriter, Loss Mitigation I
Jack O'Connor, VP, Customer Care Call Center
Jacque Burton, Vice President
Jacqui Elser, Foreclosure Director
James Maratea, Supervisor, Enterprise Document Management
James Minshall, AOM Coordinator II
Jami Miller, Supervisor, Loss Mitigation
Janet Smith, Director
Jared Huffman, Vice President
Jasmine Smith, Closer
Javier Martinez, Loss Mitigation Supervisor
Jay Vent, Case Specialist III
Jelena Presely, Closer
Jenn Whipple, VP, Enterprise Doc Management
Jenna Wolfford, Closer
Jennifer Martin, Director
Jennifer McNair, Supervisor, Title Curative
Jennifer Muller, Director, Contested Default, Foreclosure Mediations, Title Curative
Jennifer Timmons, Supervisor Valuations
Jeremy Worley, Supervisor, Enterprise Document Management
Jermaine Harper, Loss Mitigation Manager
Jessica Baugh, Supervisor
Jessica DeAnda, Vice President
Ji K. Strada, Director
Jill O'Connor, Bankruptcy Analyst
Joanne Hunt, Supervisor Servicing
Joe Cardan, Analyst II
Joey Ruliva, Manager, Loss Mitigation
John Gresham, Contested Default Supervisor
John Rapinchuk, SPOC, Loss Mit III
Johnquis Powell, Supervisor
Jolene Martin, Supervisor
Judith Wolfe, Vice President
Julia Martin, Foreclosure Manager

Kathleen Quimby, Foreclosure Specialist II



Katrine Christiansen, Processor
Kavita Singh, Supervisor
Keith Clark, Supervisor
Kenneth Crabtree, Loan Processor, Assumptions
Kim Guevara, Supervisor
Korey Rudd, Foreclosure Supervisor
Kory R. Schultz, Vice President
Kristin Galbraith, Supervisor
Kristin Hill, Closer, Loss Mit I
Kristen Moser, Foreclosure Supervisor
Kyeshia Wickware, Foreclosure Specialist II
L. Renee Smith, Manager, Special Loans
Lateef Smith, Coordinator, AOM Coordinator I
Leigh Yasenchak, Senior Vice President
Leslie F. Booher, Specialist
Linette Velazquez, Foreclosure Director
Lisa A. Cottone, Vice President
Lisa A Schroeder, Manager
Lisa Shepherd, Director
Lorri Beltz, Vice President
Louise C. Keyser, Special Loans Sr. Administrator
Luciano Perratore, Prop Preserve Ins Adjust
Lyndon Rivera, Manager Servicing
Maria Harris Mitchell, Foreclosure Supervisor
Maria McDevitt, Bankruptcy Supervisor
Maria Serrano, Supervisor
Maribel Castaneda, Foreclosure Supervisor
Mark Bockstahler, Foreclosure Supervisor
Mark Phillips, Manager
Martha Arguelles Espriella, Closer
Matthew Miller, Bankruptcy Analyst
Matthew Moryl, Underwriter, Loss Mit I
Matthew Roop, Coordinator, Lien Release
Megan Measel, Director
Melissa Miller, Supervisor
Mia Carter, Foreclosure Specialist II
Mia Lauth, Coordinator, Lien Release
Michele Young, Manager, AOM
Michael Hooten, Supervisor
Michael Knaack, Foreclosure Supervisor
Michele Rice, Senior Vice President
Michelle Barlow, Claims Specialist
Michelle Eichmann, Coordinator, Lien Release
Minda Turnbull, Foreclosure Director
Miracle Sawyer, Closer
Muneer Alam, Director, Customer Experience
Namrita Seenath, Senior Vice President
Nikki Jones, Underwriter, Loss Mit I
Nitzan Shazar, Bankruptcy Supervisor
Patricia Orzechowski, Coordinator – Lien Release
Patrick Agamata, Supervisor
Priscilla Salud, Senior Vice President
Rance Ely, Director, Escrow Servicing
Regina Lashley, Senior Vice President
Reginald Watkins, Senior Vice President
Renessa Allen, Manager

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Rhett Sherrow, Vice President
Richard Rogers, Contested Specialist BK/Default III
Ronda Roscoe, Vice President
RoseAnn McKenry, AOM Coordinator II
Samantha Beckett, Supervisor
Samantha White, Coordinator, Lien Release
Sarah Hayes, Customer Care Manager
Sara Holland, Manager, Loss Mitigation
Sara A. Waite, Vice President
Shannon Powell, Director
Shannon St. John, Foreclosure Specialist III

Sharon Feacher, Bankruptcy Supervisor
Shawn Floyd, Document Specialist
Shelby Chatham, Loan Processor, Assumptions
Shenice Swain, Closer
Sherri L. Mallory, Vice President
Siedah Franklin, Supervisor
Siera Parks, Default Servicing Operations, Supervisor
Stacy Madding, Loan Processor, Assumptions
Stecia Bass, Manager
Stefani Goodloe, Manager
Sue Dame, Director
Susan Osmar, Specialist, Loss Mit I
Tamara Elliot, Closer
Tammie L. Blackburn, Senior Administrator, Special Loans
Tania Gerena-Perez, Manager
Tanya Tarver, Manager
Tara Thomson, Coordinator, Lien Release
Terry Hill, Manager
Tiaundra Spencer, Specialist, Default Ops
Tiffanie Merrill, Processor
Timothy Jackson, Underwriter
Tinisha Drane, Mediation Specialist
Tonja Gibbs, Specialist, Default Ops
Tonya Jackson, Manager
Vivian Whitfield, Underwriter, Loss Mit I

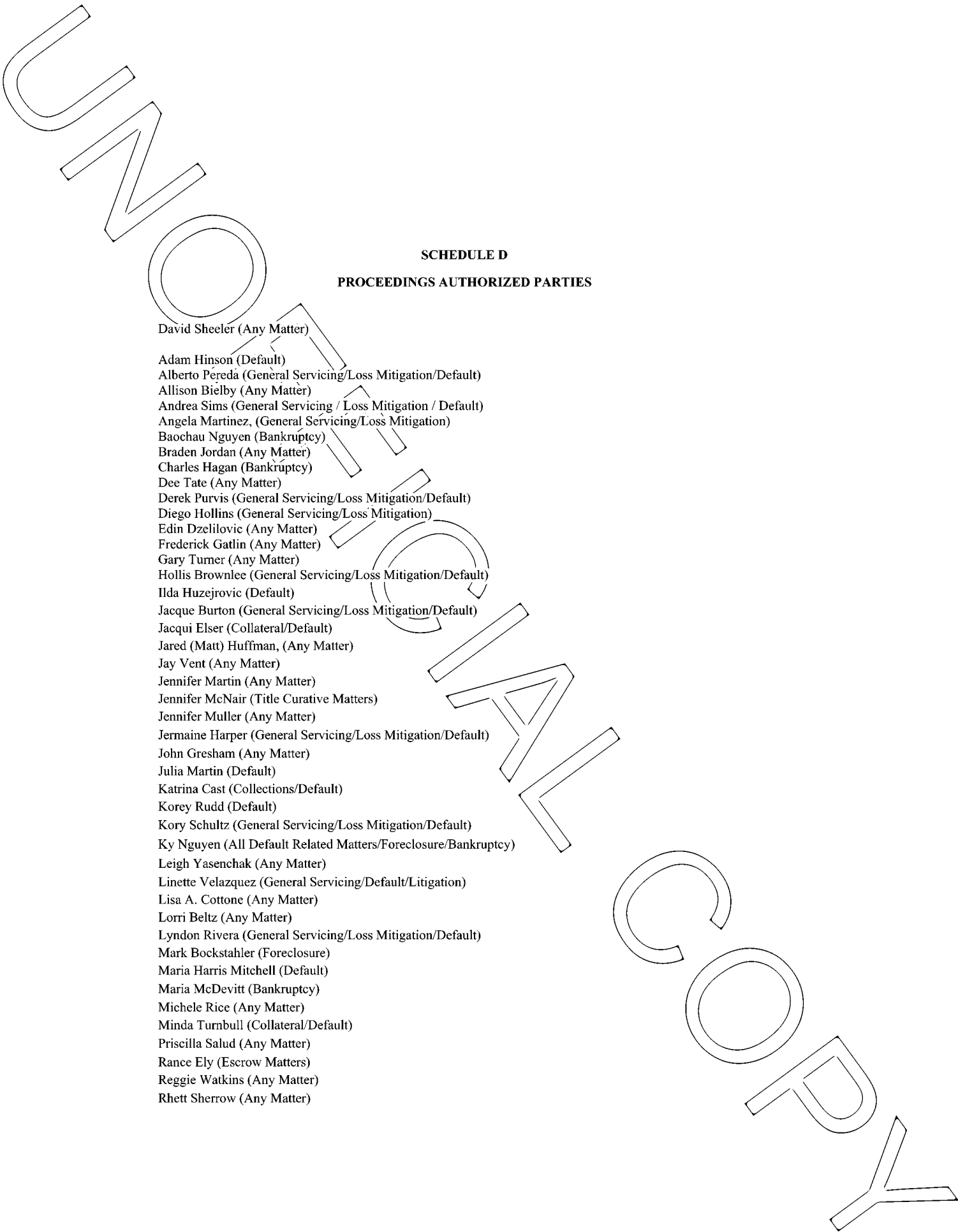
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**SCHEDULE D
PROCEEDINGS AUTHORIZED PARTIES**

David Sheeler (Any Matter)
Adam Hinson (Default)
Alberto Pereda (General Servicing/Loss Mitigation/Default)
Allison Bielby (Any Matter)
Andrea Sims (General Servicing / Loss Mitigation / Default)
Angela Martinez, (General Servicing/Loss Mitigation)
Baochau Nguyen (Bankruptcy)
Braden Jordan (Any Matter)
Charles Hagan (Bankruptcy)
Dee Tate (Any Matter)
Derek Purvis (General Servicing/Loss Mitigation/Default)
Diego Hollins (General Servicing/Loss Mitigation)
Edin Dzelilovic (Any Matter)
Frederick Gatlin (Any Matter)
Gary Turner (Any Matter)
Hollis Brownlee (General Servicing/Loss Mitigation/Default)
Ilda Huzejrovic (Default)
Jacque Burton (General Servicing/Loss Mitigation/Default)
Jacqui Elser (Collateral/Default)
Jared (Matt) Huffman, (Any Matter)
Jay Vent (Any Matter)
Jennifer Martin (Any Matter)
Jennifer McNair (Title Curative Matters)
Jennifer Muller (Any Matter)
Jermaine Harper (General Servicing/Loss Mitigation/Default)
John Gresham (Any Matter)
Julia Martin (Default)
Katrina Cast (Collections/Default)
Korey Rudd (Default)
Kory Schultz (General Servicing/Loss Mitigation/Default)
Ky Nguyen (All Default Related Matters/Foreclosure/Bankruptcy)
Leigh Yasenchak (Any Matter)
Linette Velazquez (General Servicing/Default/Litigation)
Lisa A. Cottone (Any Matter)
Lorri Beltz (Any Matter)
Lyndon Rivera (General Servicing/Loss Mitigation/Default)
Mark Bockstahler (Foreclosure)
Maria Harris Mitchell (Default)
Maria McDevitt (Bankruptcy)
Michele Rice (Any Matter)
Minda Turnbull (Collateral/Default)
Priscilla Salud (Any Matter)
Rance Ely (Escrow Matters)
Reggie Watkins (Any Matter)
Rhett Sherrow (Any Matter)



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Richard Rogers (Any Matter)
Shannon Powell (Conveyance, Title, Lien Positions)
Sherri L. Mallory (Conveyance, Title, Lien Positions)
Stefani Goodloe (Loss Mitigation)
Susan Osmar (General Servicing/Loss Mitigation/Default)
Tanya Tarver (Any Matter)
Tinisha Drane (Loss Mitigation/Default)

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SCHEDULE E

REO DOCUMENT AUTHORIZED PARTIES

David Sheeler

Adam Hinson

Andrew Gill

Angela Martinez

Baochau Nguyen

Beth McWilliams

Cheryl Marchant

Darrin Ceranski

Derek Purvis

Diego Hollins

Dominique Johnson

Eric Kepner

Erica Tracy

Erica Zamora

Frederick Gatlin

Gayle Clay

Ilda Huzejrovic

Jacque Burton

Jacqui Elser

Jami Miller

Jared Huffman

Jennifer Martin

Jennifer Timmons

Jessica Baugh

Jessica Oliveira Marsh

Jolene Martin

Julia Martin

Korey Rudd

Kory Schultz

Kristen Moser

Linette Velazquez

Lisa Shepherd

Lisa Thomas

Lorri Beltz

Lyndon Rivera

Maria Harris Mitchell

Marielle Brown

Mark Bockstahler

Michael Knaack

Michele Rice

Minda Turnbull

Namrita Seenath

Priscilla Salud

Regina Lashley

Reginald Watkins

Sara A. Waite

Savella Greer

Shannon Powell

Shannon St. John

Sharon Feacher

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Sherri L. Mallory
Suzanne M. Shuck
Tania Gerena-Perez
Tiaundra Spencer
Tonja Gibbs

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SCHEDULE F

ENDORSEMENT AUTHORIZED PARTIES

David Sheeler
Suzanne M. Shuck

Cheryl Marchant
Jacqui Elsér
Jared Huffman
Jessica Baugh
Leigh Yasenchak
Lorri Beltz
Mark Phillips
Matthew D. Robinson
Michele Rice
Namrita Seenath
Priscilla Salud
Reginald Watkins
Ted Tomescu

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SCHEDULE G

VENDOR CONTRACT AUTHORIZED PARTIES

1. President, Residential Servicing; or
2. Executive Vice President; or
3. Office of the President Voting Member; or
4. Business contact (as long as VP or higher)

SCHEDULE H

SETTLEMENT AUTHORIZED PARTIES

Stanley C. Middleman	No limit
David Sheeler	\$200,000
Suzanne M. Shuck	\$50,000
Cheryl Marchant	\$10,000
Leigh Yasenachak	\$10,000
Michele Rice	\$10,000
Namrita Seenath	\$10,000
Priscilla Salud	\$10,000
Reginald Watkins	\$10,000
Alberto Pereda	\$5,000
Allison Bielby	\$5,000
Angela Martinez	\$5,000
Boachau Nguyen	\$5,000
Braden Jordan	\$5,000
Dee Tate	\$5,000
Diego Hollins	\$5,000
Edin Dzelilovoc	\$5,000
Eric Kempski	\$5,000
Eric Kepner	\$5,000
Gary Turner	\$5,000
Jacque Burton	\$5,000
Jacqui Elser	\$5,000
Jared (Matt) Huffman	\$5,000
Jay Vent	\$5,000
Jennifer Martin	\$5,000
Jennifer McNair	\$5,000
Jennifer Muller	\$5,000
Jermaine Harper	\$5,000
Jimmy Kline	\$5,000
Jodi Crosby	\$5,000
John Gresham	\$5,000
Kory Schultz	\$5,000
Linette Velazquez	\$5,000
Lisa A. Cottone	\$5,000
Lorri Beltz	\$5,000
Minda Turnbull	\$5,000
Regina Lashley	\$5,000
Richard Rogers	\$5,000
Sherri L. Mallory	\$5,000
Shannon Powell	\$5,000
Tanya Tarver	\$5,000

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SCHEDULE I
SEAL AUTHORIZED PARTIES

- David Sheeler
- Cheryl Marchant
- Jacqui Elser
- Jared (Matt) Huffman
- Jennifer Martin
- Linette Velazquez
- Lorri Beltz
- Mark Bockstahler
- Michael Knaack
- Sherri L. Mallory