

**Prepared By and Return To:**

Zach Taylor  
LandCastle Title, LLC  
5110 Eisenhower Boulevard, Suite 102  
Tampa, FL 33634

**File No.** TPR-110901112S

**Property Appraiser's Parcel I.D. (folio) Number(s)**  
2711314893000000490

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**WARRANTY DEED**

THIS WARRANTY DEED dated September 12, 2011, by RBC BANK (USA), F/K/A, RBC CENTURA BANK hereinafter called the grantor, to Robert L. Hall and Margaret T O'Brien, Husband and Wife, whose post office address is 1252 Kerry Dr, Sun Prairie, WI 53590, hereinafter called the grantee:

(Wherever 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)

WITNESSETH: That the grantor, for and in consideration of the sum of \$31,000.00 and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys, and confirms unto the grantee, all the certain land situated in Flagler County, Florida, viz:

Lot 49, PALM COAST PLANTATION PUD UNIT 3, according to the map or plat thereof, as recorded in Plat Book 33, Page(s) 84 through 90, inclusive, of the Public Records of Flagler County, Florida.

Property Address: 110 Heron Drive, Palm Coast, FL 32137

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR INCUMBENCY STATEMENT

SEE EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF FOR POWER OF ATTORNEY

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any wise 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, 2010

WARRANTY DEED  
(Continued)

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Wendy Rose  
(Witness Signature)

Wendy Rose

Lisa Battle-Thorne  
(Witness Signature)

Lisa Battle-Thorne

(Corporate Seal)

RBC BANK (USA), F/K/A, RBC CENTURA BANK

BY: Ricky Stallings

Print Name: Ricky Stallings

As its: VICE PRESIDENT

1476 Hunter Hill Dr

(Address)

Rocky Mount, NC 27804

(Address)

State of N. CAROLINA  
County of NASH

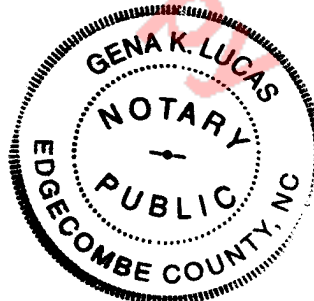
The foregoing instrument was acknowledged before me this 23<sup>rd</sup> day of SEPTEMBER, 2011, by Ricky Stallings, as VICE PRESIDENT of RBC BANK (USA), F/K/A, RBC CENTURA BANK, who [ ☒ ] is personally known to me or who [ ☐ ] has produced as identification.

Genia K. Lucas  
Notary Public

Printed Name: Genia K. Lucas

My Commission Expires: OCT. 14, 2015

[Notary seal]



WARRANTY DEED  
(Continued)

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(Corporate Seal)

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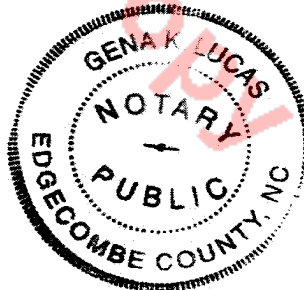
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Genia K. Lucas  
Notary Public

Printed Name: Genia K. Lucas

My Commission Expires: Oct. 14, 2015

[Notary seal]





RBC Bank™

301 Fayetteville Street, Suite 1200  
Raleigh, NC 27601

CERTIFICATE OF SECRETARY

The undersigned Assistant Secretary of RBC Bank (USA), successor by name change to RBC Centura Bank, hereby certifies that the attached is a true and accurate copy of the Resolution pertaining to Bank Officers adopted by the Executive Committee of the Board of Directors of RBC Centura Bank as of June 21, 2007. The undersigned further certifies that **Ricky Stallings** is a duly elected Bank Officer of RBC Bank (USA).

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the corporation on this 3rd day of August 2009.

[CORPORATE SEAL]

  
Assistant Secretary

Unofficial Copy

**RBC CENTURA BANK ("Bank")**  
**RESOLUTIONS OF THE BOARD OF DIRECTORS**

as of  
June 21, 2007

**Bank Officers/Vice Presidents**

In order to carry out the business of the Bank, it is necessary from time to time to designate certain persons as Bank Officers, as defined in the bylaws of the Bank and more specifically detailed below. In order to carry out the duties of a Bank Officer in some jurisdictions, it is necessary to have the title of Vice President rather than Bank Officer. Management of the Bank desires approval of the use of the title Vice President for those Bank Officers named herein. Management also desires that names be added or deleted from the list of Bank Officers, as needed, without prior Board approval.

**UPON MOTION DULY PROPOSED AND SECONDED, IT IS RESOLVED:**

1. **THAT** the Directors ratify, confirm and approve all lawful actions taken by the Bank Officers of the Bank prior to the date hereof which have not previously been authorized and approved.
2. **THAT** the Directors hereby appoint the persons listed on the attached Exhibit A as Bank Officer to also have the title of Vice President, as needed, each of whom will hold office until his or her earlier death, resignation or removal.
3. **THAT** the Directors further delegate the authority to the individuals listed on the attached Exhibit A as described and defined in Article IV, Section 4.9 of the Bank's Bylaws which is set out herein as: "Bank Officers will be designated and appointed by the board of directors, or such other person or persons to whom such duty has been delegated by said board of directors. Each Bank Officer will perform the duties of such Bank Officer established by the board of directors, or such other person or persons to whom such duty has been delegated by said board of directors, and when so acting will have all the powers of and be subject to all the restrictions upon that Bank Officer as will be necessary to effectuate the duties and responsibilities of that office. Any Bank Officer may sign any deeds, mortgages, contracts, or other instruments which the board of directors has authorized to be executed or which may be necessary or appropriate for the proper conduct of the business of the corporation, except in cases where the signing and execution of such documents or instruments will be expressly delegated by the board of directors or these bylaws to some other officer or agent of the corporation or will be required by the Act to be otherwise signed or executed. A Bank Officer will perform such other duties as from time to time may be assigned to him by the chairman of the board, the president, or the board of directors."

4. **THAT** in addition to the powers bestowed by the Bank's Bylaws as set out above, the Directors wish to more clearly define and describe the authority delegated to a Bank Officer and hereby authorize any Bank Officer to execute loan documentation necessary and appropriate to close and administer loans on behalf of the Bank, including but not limited to, modification agreements, release deeds, subordination agreements, construction loan agreements, and substitutions of trustees. In addition, a Bank Officer will have the power and authority to execute documents necessary to satisfy the instruments described above, including but not limited to, lien releases, satisfactions and other documents relating to satisfactions of indebtedness in the name of and on behalf of the Bank as necessary to transact the business of the Bank in the normal course. The Directors further declare that the signatory authority described herein has not been designated or delegated exclusively to any other officers or agents of the Bank and is specifically herein designated and delegated to a Bank Officer. Over time additional Bank employees will be designated with the title of Bank Officer and others currently titled as such, will no longer have the title. The Bank will update and maintain a list of current Bank Officers in a format similar to the list attached hereto as Exhibit A and the update of the list will not require Board approval. It is the intent of these resolutions that all Bank Officers as detailed in the list maintained by the Bank will have the delegated authority as described and defined in these resolutions.
5. **THAT** in certain jurisdictions, where necessary, the Bank Officers will have the title of Vice President and will have the authorities associated with those of a Bank Officer.

Unofficial Copy

Exhibit A

RICKY STALLINGS

Unofficial Copy