

Commitment Number: 3230565
Seller's Loan Number: 3001859051_910693

After Recording Return To:
ServiceLink, LLC
1400 Cherrington Parkway
Moon Township, PA 15108

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
37-12-31-0615-00000-0400 \$ 160,000

SPECIAL WARRANTY DEED

ONEWEST BANK N.A. F/K/A ONEWEST BANK FSB, whose mailing address is **2900 ESPERANZA CROSSING, AUSTIN, TX 78758**, hereinafter grantor, for \$160,000.00 (One Hundred Sixty Thousand Dollars and Zero Cents) in consideration paid, grants with covenants of special warranty to **MaFalda Mangaudis, a single woman**, hereinafter grantee, whose tax mailing address is **P.O. BOX 1350, BUNNELL, FL 32110**, the following real property:

All that certain parcel of land situate in the County of Flagler, State of Florida, being known and designated as follows:

Lot 40, Bulow Woods Unit #6, as per map recorded in Map Book 27, Page 9, Public Records of Flagler County, Florida.

Property Address is: 44 BULOW WOODS CIR, FLAGLER BEACH, FL 32136-5204

See Attached Exhibit

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property prior to the date the seller acquired title.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantee forever.

Prior instrument reference: **2013042383**

Unofficial Copy

Executed by the undersigned on APR 02 2014 2014:

OneWest Bank N.A. f/k/a OneWest Bank FSB

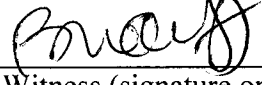

By: _____

Name: Louise Chavez
VP

Its: _____

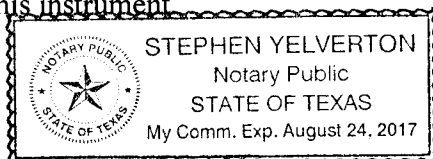
Witness Grantor's hand this APR 02 day of 2014, 2014.


Signed, Sealed and Delivered
in the presence of these Witnesses
(one of whom may be the Notary):

	BreAnna Wolff
Witness (signature on above line)	Printed Name
	STEPHEN YELVERTON
Witness (signature on above line)	Printed Name

STATE OF TEXAS
COUNTY OF TRAVIS

The foregoing instrument was acknowledged before me on APR 02 2014 2014 by Louise Chavez its VP on behalf of **OneWest Bank N.A. f/k/a OneWest Bank FSB** who is personally known to me or has produced _____ as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.




STEPHEN YELVERTON
Notary Public

This instrument prepared by:

Jay A. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law, 3805 Edwards Road, Suite 550, Cincinnati, Ohio 45209 (513) 247-9605 Fax: (866) 611-0170.

Exhibit A

CERTIFICATE OF
SECRETARY
OF
ONEWEST BANK, FSB

I, Jules Vogel, certify that I am the Corporate Secretary of OneWest Bank, FSB, a federally chartered savings bank (the "Bank"), and do hereby certify that (i) the following is a true and correct representation of the Bank's Servicing, Master Servicing and Mortgage Transfer Authorities, originally approved at a regular meeting of the Board of Directors on March 19, 2009, as amended on July 13, 2009, October 12, 2009, and most recently on January 25, 2010, attached as DAP Exhibit IV – Servicing, Master Servicing and Mortgage Transfer Authorities, (ii) that said Servicing, Master Servicing and Mortgage Transfer Authorities have not been rescinded and are still in full force and effect; (iii) that the attached schedules (attached as Exhibit A and labeled Appendices A-F) reflect authority to act on behalf of the Bank to the individuals listed on the schedules with respect to the matters indicated on such schedules in connection with the origination and servicing of mortgages, including servicing, master servicing and mortgage transfer authorities.

IN WITNESS WHEREOF, I have hereunto signed my name on the 15 day of March, 2010.

ONEWEST BANK, FSB

By: _____

Jules Vogel
Jules Vogel
Corporate Secretary

I, Susan Vivino, Assistant Secretary of OneWest Bank, FSB do hereby certify that Jules Vogel is the duly elected, qualified and acting Corporate Secretary of OneWest Bank, FSB and that the signature appearing above is his genuine signature

IN WITNESS WHEREOF, I have hereunto signed my name on the 16 day of March, 2010

ONEWEST BANK, FSB

By: _____

Susan Vivino
Name: Susan Vivino
Title: Assistant Secretary

Document Title: Delegated Authorities Policy		
Classification: Private Delegated Authorities / Board of Directors Policies		
Doc. No.: 60009	Status: New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	Published: 05/16/2011

Delegated Authorities Policy

DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

Purpose	The purpose of DAP Exhibit IV – Servicing, Master Servicing and Loan Transfer Authorities (Exhibit) is to communicate the Bank’s delegation of authority to certain duly appointed officers and/or authorized signatories of OneWest Bank, FSB (the Bank) and its direct and indirect subsidiaries to execute instruments or other documents in connection the servicing of loans.
Exhibit	<p>This Exhibit details authorities in connection with the Bank’s and its Subsidiaries’ lending, loan servicing and master servicing activities, including in its capacity as servicer or master servicer under pooling and servicing agreements and whole loan servicing agreements, to execute such authority under the titles listed opposite their names:</p> <ul style="list-style-type: none"> Any and all instruments of satisfaction or cancellation, or of partial or full release or discharge, or assignment or transfer, and all other comparable instruments. See Appendix A. Any and all instruments and other documents to effectuate foreclosure, any legal action brought to obtain judgment against the mortgagor or borrower on the note or other evidence of indebtedness or the mortgage or other security instrument, to obtain a deficiency judgment or other conversion of the ownership of the property securing any loan and actions to dispose of real estate owned (REO) obtained via foreclosure, deed in lieu foreclosure or similar processes, including any eviction actions in connection therewith. See Appendix B. Lost note affidavits and Lost Modification Affidavits for any loan related matter or on any real estate owned or standing in the name of the Bank and its direct and indirect subsidiaries. See Appendix C. Specific, limited types of documents relating to servicing, master servicing and loan transfer. See Appendix D. Any and all loan modification agreements. See Appendix E. Loans serviced by HLS incurring losses based on gross dollar loss and loss severity percentage. See Appendix F. Authorized personnel can only approve losses up to their respective limit per Appendix F. Any and all state-specific affidavits of debt, complaints, and attestations related to the execution of foreclosure proceedings. See Appendix G. Documents and Instruments of Legal Settlement. See Appendix H. <p>Loan is defined as any loan originated, serviced, or master serviced by the Bank or its direct and indirect subsidiaries including any REO property relating to such a Loan.</p>

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Delegated Authorities Policy

DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

Scope

This Exhibit sets forth the delegation of authority for:

- Executing instruments of satisfaction, cancellation, release assignment or other transfer instruments or documents
- Executing documents and instruments relating to foreclosure actions and disposition of REO, including, without limitation, documents in support of litigation efforts in connection therewith
- Executing Lost Note Affidavits and Lost Modification Affidavits
- Executing documents relating to servicing, master servicing and loan transfer
- Executing loan modification agreements
- Approving losses for loans serviced by Home Loan Servicing
- Executing any and all state-specific affidavits of debt, complaints, and attestations related to the execution of foreclosure proceedings
- Authorities set forth in this Exhibit include any attestations to lending, loan servicing and master servicing instruments and documents.

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DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

Change Requirements

All changes to this Policy and related Exhibits (excluding changes to listed Officers and Authorized Signatories or Counterparties and their respective authority levels consistent with the current framework of the various Exhibits, Appendices and Schedules hereto) must be approved by the Board of Directors, OneWest Bank, FSB.

Changes to listed Officers and Authorized Signatories or Counterparties in the related Exhibits, Appendices and Schedules must be approved by the Board or by:

- Steven Mnuchin, Chairman of the Board **or**
- Joseph Otting, Chief Executive Officer & President

Related Policies & Procedures

DAP Exhibit I – Trading, Hedging, Financing and Investing Authorities
DAP Exhibit II – Treasury Authorities
DAP Exhibit III – Loan Sale Contract Authorities
DAP Exhibit V – Obligor the Company Authorities
DAP Exhibit VI – Single Family Lending Program Guideline and Underwriting Loan Approval Authorities
DAP Exhibit VII – Indymac Venture Authorities
DAP Exhibit VIII – Commercial Asset Management – Commercial Real Estate, Multifamily, Commercial and Industrial and Small Business Administration Lending
DAP Exhibit IX – Non Mortgage Consumer Loans

Related Laws, Regulations & Regulatory Guidelines

None

Related Checklists, Forms & Documents

Appendix A: Execute Instruments of Satisfaction, Cancellation, Release, Assignment or other Transfer Instruments or Documents
Appendix B: Execute Foreclosure Actions and Disposition of REO
Appendix C: Execute Lost Note Affidavits and Lost Modification Affidavits
Appendix D: Execute Specific, Limited Types of Documents Relating to Servicing, Master Servicing and Loan Transfers
Appendix D-1: Code Key to the Servicing Authorities
Appendix E: Execute Loan Modification Agreements
Appendix F: Authorized to Approve Losses for Loans Serviced by HLS
Appendix F-1: Types of Losses Personnel in Appendix F are Authorized to Approve
Appendix G: Execute Any and All State-Specific Affidavits of Debt, Complaints, and Attestations Related to the Execution of Foreclosure Proceedings
Appendix H: Officers and Authorized Signatories Authorized to Execute Documents and Instruments of Legal Settlement

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Delegated Authorities Policy

DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

Appendix A¹

Officers and Authorized Signatories Authorized to Execute Instruments of Satisfaction, Cancellation, Release, Assignment or other Transfer Instruments or Documents as well as Provide Note & Check Endorsements/Allonges and Officer's Certifications

DAP Exhibit IV – Appendix A	
Name	Description
Steven T. Mnuchin	Chairman of the Board
Joseph Otting	Chief Executive Officer & President
David Fawer	Vice Chairman
Anthony L. Ebers	EVP, Chief Operating Officer and Head of Servicing
Melissa Martinez	EVP, Chief Risk Officer
John D. Olinski	EVP, Chief Lending Officer
Michelle Minier	EVP, CEO Financial Freedom
Colleen Anderson	EVP, Retail Banking
Pam Marsh	EVP, Treasurer
John Devereux	EVP, Home Builder / Commercial Real Estate
Scott Shepherd	EVP, Home Builder / Commercial Real Estate
Stephen R. Thompson	EVP, Chief Financial Officer
Joel Packer	SVP, Secondary Marketing Officer, Financial Freedom
Aaron D. Wade	SVP, Head of Capital Markets
William Glasgow, Jr.	SVP, Home Loan Servicing
Ashley Stephenson	FVP, Default Risk Management
Paul Hoffman	FVP, Construction Lending
Carol Norton	FVP, Reverse Mortgage Servicing Manager, Financial Freedom
Gail Balettie	FVP, Production Operations, Financial Freedom
Daris Buckler	FVP, Construction Lending
Karen Mastro	SVP, Loss Mitigation Management
Sue North	FVP, Treasury
Ken Jancarz	FVP, Servicing Operations
John Baker	FVP, Investor Reporting and Default Accounting (Master Servicing)
Mike Stanford	FVP, Loss Mitigation Operations
Brian Brouillard	FVP, Production Operations, Financial Freedom
Mike Peterson	FVP, Secondary Marketing

¹ Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

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DAP Exhibit IV - Appendix A	
Name	Description
Roger Stotts	FVP, Servicing Operations
Wendy Traxler	FVP, Loss Mitigation Management
Pat Monahan	VP, Investor Reconciliation & Reporting, Financial Freedom
Donna Turpin	VP, Retention Operations, Financial Freedom
Erica Johnson-Seck	FVP, Foreclosure Management
Terri Hunter	FVP, REO Management
JC San Pedro	VP, Servicing Operations
Darryl Williams	VP, Servicing Operations
Darcy Peters	VP, Servicing Operations
David Rodriguez	VP, Servicing Operations
Jack Carroll	VP, Servicing Operations
Bart Lerud	VP, Servicing Operations
Sharon Langley	VP, Production Operations, Financial Freedom
Nancy Armour	VP, Production Operations, Financial Freedom
Dion Kala	VP, Post Closing Administration, Financial Freedom
V. Lyn Niles	VP, Servicing, Financial Freedom
Tom Kucera	VP, Investor Services
James Greene	VP, Due and Payables, Financial Freedom
Thomas Anderson	VP, Secondary Marketing
Sandy Schneider	VP, Treasury
Chamagne Williams	AVP, Foreclosure Management
Amy Kniss	AVP, Servicing Operations
Kristie Everhart	AVP, Servicing Operations
Eric Dietz	AVP, Servicing Operations
Kristin Kemp	Assistant Secretary and Compliance Officer
Suchan Murray	AVP, Bankruptcy
Mollie Schiffman	AVP, Foreclosure
Karen Compton	AVP, Servicing, Financial Freedom
Betty Cotton	AVP, Loss Mitigation Operations
Emmett Myatt	AVP, Loss Mitigation
Claudia Engel	AVP, Retention Operations, Financial Freedom
Gordon Akinpelu	Supervisor, Loss Mitigation
Scott Lamb	Supervisor, Loss Mitigation
Jessica Rogers	Supervisor, Loss Mitigation
Kira Cleary	Authorized Signatory, Secondary Marketing
Maria Camarillo	Authorized Signatory, Secondary Marketing
John Gagnon	Authorized Signatory
Alecia Howell	3 rd Party Authorized Signatory - Balboa
Catherine Otte	3 rd Party Authorized Signatory - Balboa
Antonniette Fisher	3 rd Party Authorized Signatory - Balboa

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DAP Exhibit IV – Appendix A	
Name	Description
Tom McKinnon	3 rd Party Authorized Signatory – Nationwide Title Clearing
Dave Pearson	3 rd Party Authorized Signatory – Nationwide Title Clearing
Vilma Castro	3 rd Party Authorized Signatory – Nationwide Title Clearing
Dhurata Doko	3 rd Party Authorized Signatory – Nationwide Title Clearing
Chris Jones	3 rd Party Authorized Signatory – Nationwide Title Clearing
Elsa McKinnon	3 rd Party Authorized Signatory – Nationwide Title Clearing
Jasmin Napier	3 rd Party Authorized Signatory – Nationwide Title Clearing
Mary D. Sarmiento	3 rd Party Authorized Signatory – Nationwide Title Clearing
Derek White	3 rd Party Authorized Signatory – Nationwide Title Clearing
Kim Goelz	3 rd Party Authorized Signatory – Nationwide Title Clearing
Adam Sala	3 rd Party Authorized Signatory – Nationwide Title Clearing
Gladys Panameno	Authorized Signatory
Elizabeth Hernandez	Authorized Signatory
Amalia Martinez	Authorized Signatory - SBA
Sandy Eason	Authorized Signatory - Commercial and Industrial and SBA

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DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

Appendix B¹

Officers and Authorized Signatories Authorized to Execute Documents and Instruments Relating to Foreclosure Actions and Disposition of REO, Including Eviction Actions in Connection Therewith

DAP Exhibit IV – Appendix B		
Name	Title	Limitations
Steven T. Mnuchin	Chairman of the Board	
Joseph Otting	Chief Executive Officer & President	
David Fawer	Vice Chairman	
Melissa Martinez	EVP, Chief Risk Officer	
Anthony L. Ebers	EVP, Chief Operating Officer and Head of Servicing	
John D. Olinski	EVP, Chief Lending Officer	
Colleen Anderson	EVP, Retail Banking	
Stephen R. Thompson	EVP, Chief Financial Officer	
John Devereux	EVP, Home Builder / Commercial Real Estate	
Scott Shepherd	EVP, Home Builder / Commercial Real Estate	
Kurt Johnson	SVP, Credit Risk Mitigation	
William Glasgow, Jr.	SVP, Home Loan Servicing	
Karen Mastro	SVP, Loss Mitigation Management	
Ashley Stephenson	FVP, Default Risk Management	
Paul Hoffman	FVP, Construction Lending	
Wendy Traxler	FVP, Loss Mitigation Management	
Carol Norton	FVP, Servicing, Financial Freedom	Financial Freedom Only
Mike Stanford	FVP Loss Mitigation Management	
John Baker	FVP, Investor Reporting and Default Accounting (Master Servicing)	
Roger Stotts	FVP, Servicing Operations	
Jay Jones	SVP, POD Administration	
Erica Johnson-Seck	FVP, Foreclosure Management	
Terri Hunter	FVP, Home Loan Servicing REO	
John Haltom	FVP, Foreclosure Management	
Pat Monahan	VP, Investor Reconciliation & Reporting, FF	Financial Freedom Only
David Rodriguez	VP, Servicing Operations	
JC San Pedro	VP, Servicing Operations	

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DAP Exhibit IV – Appendix B		
Name	Title	Limitations
V. Lyn Niles	VP, Servicing, Financial Freedom	Financial Freedom Only
Fran Varner	VP, Credit Risk Mitigation	
James Greene	VP, Due and Payables	Financial Freedom Only
Betty Cotton	AVP, Loss Mitigations Operations	
Louise Chavez	AVP, Home Loan Servicing REO	
Tony Evans	AVP, Home Loan Servicing REO	
Emmett Myatt	AVP, Loss Mitigation Operations	
Jeannie Cisneros	AVP, Home Loan Servicing REO	
Kristie Everhart	AVP, Servicing Operations	
Eric Dietz	AVP, Servicing Operations	
Chamagne Williams	AVP, Foreclosure Management	
Kristin Kemp	Assistant Secretary and Compliance Officer	
Suchan Murray	AVP, Bankruptcy	
Tony Bosshardt	Authorized Signatory	Former First Federal Bank of California Assets Only
Amalia Martinez	Authorized Signatory	SBA
Sandy Eason	Authorized Signatory	Commercial and Industrial and SBA

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DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

Appendix C¹

Officers and Authorized Signatories Authorized to Execute Lost Note Affidavits and Lost Modification Affidavits

DAP Exhibit IV – Appendix C		
Name	Title	Limitations
Steven T. Mnuchin	Chairman of the Board	
Joseph Otting	Chief Executive Officer & President	
David Fawer	Vice Chairman	
Anthony L. Ebers	EVP, Chief Operating Officer and Head of Servicing	
John D. Olinski	EVP, Chief Lending Officer	
Melissa Martinez	EVP, Chief Risk Officer	
Stephen R. Thompson	EVP, Chief Financial Officer	
Michelle Minier	EVP, CEO, Financial Freedom	Financial Freedom Only
John Devereux	EVP, Home Builder / Commercial Real Estate	
Scott Shepherd	EVP, Home Builder / Commercial Real Estate	
Aaron D. Wade	SVP, Head of Capital Markets	
William Glasgow, Jr.	SVP, Home Loan Servicing	
Karen Mastro	SVP, Loss Mitigation Management	
Ashley Stephenson	FVP, Default Risk Management	
Carol Norton	FVP, Servicing	
Gail Balettie	FVP, Production Operations, Financial Freedom	Financial Freedom Only
Brian Brouillard	FVP, Production Operations, Financial Freedom	Financial Freedom Only
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