



Prepared by  
Tracey Portigo, an employee of  
**First American Title Insurance Company**  
710 E. Third Avenue, Suites 1 & 2  
New Smyrna Beach, Florida 32169  
(386)423-3535

Return to: Grantee

File No.: 2018-2673700

### **SPECIAL WARRANTY DEED**

THIS INDENTURE, executed on <sup>30</sup>December, 2020, between

**Regions Bank d/b/a Regions Mortgage, an Alabama banking corporation**

whose mailing address is: 5214 Lincoln Road, Hattiesburg, MS 39402,  
hereinafter called the "grantor", and

**Randy Curtis Harris and Madelyn Santino Harris, husband and wife**

whose mailing address is: 400 Cinnamon Beach Way #353, Palm Coast, FL 32137,  
hereinafter called the "grantee":

(Which terms "Grantor" and "Grantee" shall include singular or plural, corporation or individual, and either sex, and shall include heirs, legal representatives, successors and assigns of the same)

**WITNESSETH:** The grantor, for and in consideration of the sum of \$10.00 and other good and valuable consideration, receipt whereof is hereby acknowledged, by these presents does grant, bargain, release, convey and confirms unto the grantee, their heirs and assigns, all that certain land situate in **Flagler County, FL**, to-wit:

Condominium Unit No. 353, Phase 3, CINNAMON BEACH AT OCEAN HAMMOCK, A CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Record Book 982, Pages 429 through 610, and any amendments thereto, of the Public Records of Flagler County, Florida, together with an undivided interest in the common elements appurtenant thereto, as set forth in said Declaration of Condominium.

AND THE GRANTOR, DOES HEREBY CONVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

Parcel Identification Number: **04-11-31-3513-00000-0353**

**Subject to** all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

**To Have and to Hold**, the same in fee simple forever.

**And** Grantor hereby covenants with said Grantee that Grantor is lawfully seized of said land in fee simple; that it has good right and lawful authority to sell and convey said land; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2020. That it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under Grantor, but against none other.

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

Regions Bank d/b/a Regions Mortgage, an Alabama Banking Corporation

X

By: [Signature]  
Name: Joe Terrill  
Title: Senior Vice President

*Signed, sealed and delivered in our presence:*

#1

X Melissa Duck  
Witness Signature  
X Melissa Duck  
Print Name

#2

X [Signature]  
Witness Signature  
X Jeff Keyser  
Print Name

Unofficial Copy

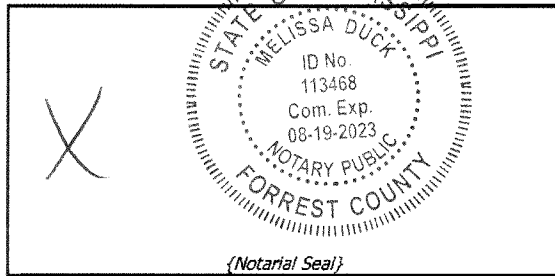
X State of Mississippi  
County of Lamar

**THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED** before me by means of  physical presence or  online notarization, on Dec 30, 2020, by **Joe Terrill, as Senior Vice President, on behalf of Regions Bank d/b/a Regions Mortgage, an Alabama corporation**, existing under the laws of the State of , who is/are personally known to me or who has/have produced a valid driver's license as identification.

X Melissa Duck  
Notary Public

Melissa Duck  
(Printed Name)

My Commission expires: 8/19/2023



Unofficial Copy



SECRETARY CERTIFICATE

I, Hope D. Mehlman, a duly elected and qualified Assistant Corporate Secretary of Regions Bank, an Alabama state banking corporation, hereby certify as follows:

- Following is a true and correct copy of Article V, Section 12 of the By-laws of Regions Bank, as amended by the Board of Directors at a duly convened meeting held on July 27, 2017, at which a quorum was present, and the same are in full force and effect on the date hereof:

\*Section 12. Execution of Instruments and Documents.

The Chief Executive Officer, the President, any Regional or Local President, any Senior Executive Vice President, Executive Vice President, Senior Vice President, or Vice President; or any officer holding the title of Executive Managing Director, Managing Director, or Director is authorized, in his or her discretion, to do and perform any and all corporate and official acts in carrying on the business of the Bank, including, but not limited to, the authority to make, execute, acknowledge, accept and deliver any and all deeds, mortgages, releases, bills of sale, assignments, transfers, leases (as lessor or lessee), powers of attorney or of substitution, servicing or sub-servicing agreements, vendor agreements, contracts, proxies to vote stock or any other instrument in writing that may be necessary in the purchase, sale, lease, assignment, transfer, discount, management or handling in any way of any property of any description held, controlled or used by Bank or to be held, controlled or used by Bank, either in its own or in its fiduciary capacity and including the authority from time to time to open bank accounts with the Bank or any other institution; to borrow money in such amounts for such lengths of time, at such rates of interest and upon such terms and conditions as any said officer may deem proper and to evidence the indebtedness thereby created by executing and delivering in the name of the Bank promissory notes or other appropriate evidences of indebtedness; and to guarantee the obligations of any subsidiary or affiliate of the Bank. The enumeration herein of particular powers shall not restrict in any way the general powers and authority of said officers.

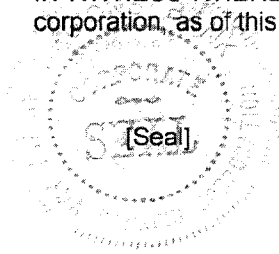
By way of example and not limitation, such officers of the Bank are authorized to execute, accept, deliver and issue, on behalf of the Bank and as binding obligations of the Bank, such agreements and instruments as may be within the officer's area of responsibility, including, as applicable, agreements and related documents (such as schedules, confirmations, transfers, assignments, acknowledgments, and other documents) relating to derivative transactions, loan or letter of credit transactions, syndications, participations, trades, purchase and sale or discount transactions, transfers and assignments, servicing and sub-servicing agreements, vendor agreements, contracts, securitizations, and transactions of whatever kind or description arising in the conduct of the Bank's business.

The authority to execute and deliver documents, instruments and agreements may be limited by resolution of the Board of Directors or a committee of the Board of Directors, by the Chief Executive Officer, or by the President, by reference to subject matter, category, amount, geographical location, or any other criteria and may be made subject to such policies, procedures and levels of approval as may be adopted or amended from time to time."

- I further certify that the following individuals are officers of Regions Bank, with officer title as specified below:

<u>Name</u>	<u>Title</u>	<u>Name</u>	<u>Title</u>
Morgan McCarty	Executive Vice President	Karen Griffis	Senior Vice President
Marianne Garner Lee	Vice President	Brenda Goff	Vice President
Joe Terrill	Vice President	Jeff Keysear	Assistant Vice President

IN WITNESS WHEREOF, I have set my hand and affixed the seal of Regions Bank, an Alabama banking corporation, as of this 2nd day of March, 2018.



Hope D. Mehlman, Assistant Corporate Secretary