

Commitment Number: 210082069
Seller's Loan Number: 0030124762

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

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
00-42-46-09-22-000-2720

SPECIAL/LIMITED WARRANTY DEED

TOWD POINT MASTER FUNDING TRUST REO, BY U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE, WHO ACQUIRED TITLE AS U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST REO, whose mailing address is 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, hereinafter grantor, for \$10.00 (Ten Dollars and Zero Cents) in consideration paid, grants with covenants as set out below to **RICHARD R. ROMAIN AND GAEANN ROMAIN LIVING TRUST, GAEANN ROMAIN AND CHRISTOPHER D. ROMAIN, CO-TRUSTEES, DATED OCTOBER 23, 2014,** hereinafter grantees, whose tax mailing address is 15 ATLANTIC PLACE, PALM COAST, FL 32137, the following real property:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF FLAGLER AND STATE OF FLORIDA BEING KNOWN AND DESIGNATED AS FOLLOWS:

UNIT A370, THE CONDOMINIUMS AT YACHT HARBOR VILLAGE, A CONDOMINIUM ACCORDING TO THAT CERTAIN DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 1502, PAGE 284, AND ANY AND ALL AMENDMENTS ATTACHING THERETO, ALL IN THE PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE COMMON ELEMENTS APPURTENANT THERETO.

TAX ID: 04-11-31-3019-000S0-0370

Property Address is: 102 YACHT HARBOR, PALM COAST, FL 32137

GRANTOR WILL DEFEND THE SAME AGAINST THE LAWFUL CLAIMS OF ALL PERSONS CLAIMING BY, THROUGH OR UNDER GRANTOR, AND NO OTHERS.

Prior instrument reference: **2020005527**

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.

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.

Grantor will warrant and defend against all lawful claims of all persons claiming by, through or under grantor, and no others.

Executed by the undersigned on AUG 20 2021:

TOWD POINT MASTER FUNDING TRUST REO, BY U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE, WHO ACQUIRED TITLE AS, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST REO, By Select Portfolio Servicing, Inc., as Attorney in Fact

Name: [Signature] AUG 20 2021

By: Conrad Stribakos

Its: DOC. CONTROL OFFICER



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

AUG 20 2021

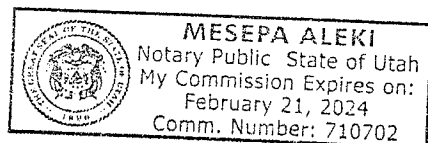
Maria Soberon

Witness (signature on above line)	Printed Name
<u>[Signature]</u>	<u>AUG 20 2021</u>
Witness (signature on above line)	Printed Name
<u>[Signature]</u>	<u>Coty Evans, Document Control Officer</u>

STATE OF Utah
COUNTY OF Salt Lake

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this AUG 20 2021, by Conrad Stribakos as Document Control Officer of Select Portfolio Servicing, Inc., as Attorney in Fact for TOWD POINT MASTER FUNDING TRUST REO, BY U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE, WHO ACQUIRED TITLE AS, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST REO, a Utah corporation, on behalf of the corporation.

Personally Known ☒ OR Produced Identification ☐



[Signature]
(Signature of Notary Public)

Mezepa Aleki
(Print, Type, or Stamp Commissioned Name of Notary Public)

My Commission expires: 2/21/2024

Affix Notary SEAL

Online Notary: ☐ (Check Box if acknowledgment done by Online Notarization)

This instrument prepared by:

Jay A. Rosenberg, Esq., Rosenberg PLLC, Attorneys At Law, 101 South Reid Street, Suite 307, Sioux Falls, South Dakota 57103 (513) 247-9605 Fax: (866) 611-0170.

Instrument No: 2021046206 8/23/2021 1:28 PM BK: 2597 PG: 1969 PAGES: 5 -

RECORDED IN THE OFFICIAL RECORDS OF Tom Bexley, Clerk of the Circuit Court & Comptroller Flagler, FL

Document drafted by and
RECORDING REQUESTED BY:
Select Portfolio Servicing, Inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank Trust National Association, a national banking association organized and existing under the laws of the United States and having an office at 300 Delaware Avenue, EX-DE-WDAW, Wilmington, DE 19801, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Select Portfolio Servicing, Inc. ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (12) below; provided however, that (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements, (b) all actions taken by Servicer pursuant to this Limited Power of Attorney must be in accordance with Federal, State and local laws and procedures, as applicable and (c) no power is granted hereunder to take any action that would be either adverse to the interests of or be in the name of U.S. Bank Trust National Association in its individual capacity. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to Schedule A attached hereto.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an

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obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.

3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, reconveyances, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
10. Execute and deliver any documentation with respect to the sale, maintenance, preservation, renovation, repair, demolition or other disposition, of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

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11. Servicer has the power to execute additional limited powers of attorney and delegate the authority given to it by U.S. Bank Trust National Association, as Trustee, under the related servicing agreements listed on Schedule A, attached.
12. To execute, record, file and/or deliver any and all documents of any kind where Trustee's interest is designated, stated or characterized as "Successor Trustee", "Successor in Interest", "Successor to", "Trustee/Custodian", "Custodian/Trustee" or other similar designation.

Trustee also grants unto Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (12), above.

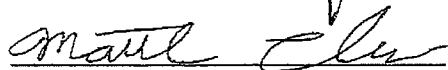
Servicer agrees that the indemnification provisions set forth in the applicable servicing agreements for the Trusts listed on Schedule A, attached, shall apply to the misuse of this Limited Power of Attorney by the Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee under the related servicing agreements listed on Schedule A, attached.

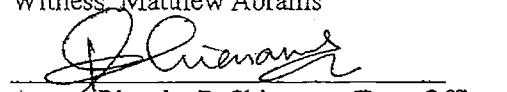
Witness my hand and seal this 19th day of June, 2015.

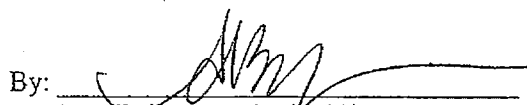
NO CORPORATE SEAL

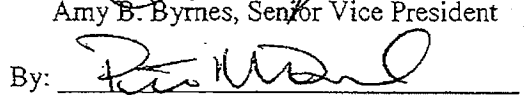
On Behalf of the Trusts, by
U.S. Bank Trust National Association, as Trustee


Witness: Michael James


Witness: Matthew Abrams


Attest: Piyusha P. Shirname, Trust Officer

By: 
Amy B. Byrnes, Senior Vice President

By: 
Patrick MacDonald, Asst. Vice President

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CORPORATE ACKNOWLEDGMENT

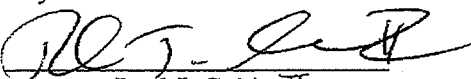
Commonwealth of Massachusetts

County of Suffolk

On this 19th day of June, 2015, before me, the undersigned, a Notary Public in and for said County and Commonwealth, personally appeared Amy B. Byrnes, Patrick MacDonald and Piyusha P. Shirname, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Senior Vice President, Assistant Vice President, and Trust Officer, respectively of U.S. Bank Trust National Association, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature:


Paul J. Gobin II

My commission expires: 7/16/2021



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Schedule A

U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust REO

Unofficial Copy

SELECT PORTFOLIO SERVICING, INC.
CERTIFICATE OF AUTHORITY

I, Jason H. Miller am the Secretary of Select Portfolio Servicing, Inc. (the "Corporation"), a corporation organized under the laws of the State of Utah, and do hereby certify as of the date of this certification that the following individuals have been duly elected by the Directors of the Corporation or appointed as otherwise authorized pursuant to the Corporation's Bylaws:

- A. The following Officers of the Corporation are duly elected, designated as Servicing many servicing agreements, pooling and servicing agreements, custodial agreements, or similar documents, and are authorized, empowered and directed to take all action, to act as authorized signors, and to execute and deliver all documentation necessary in order to carry out the principal business activities of the Corporation:

Randhir Gandhi	President and Chief Executive Officer
Darrin Dafney	Executive Vice President – Jacksonville Operations
Jacqueline Johnson	Executive Vice President – Human Resources
Jason H. Miller	Executive Vice President – General Counsel and Secretary
Jeff T. Graham	Executive Vice President – Chief Compliance Officer and Assistant Secretary
Lester Cheng	Executive Vice President – Business Development
Peter J. Crowley	Executive Vice President – Chief Financial Officer
Amanda Brinkerhoff	Senior Vice President – Loan Resolution
Anthony Rasquinha	Senior Vice President – Chief Technology Officer
Bryan Symkoviak	Senior Vice President – Servicing Administration
Curtis Pulsipher	Senior Vice President – Default Management
Jaime Houston	Senior Vice President – Late Stage Collections/LRD
Joseph E. Arico	Senior Vice President – Solutions Design
Kalyana C. Nimmagadda	Senior Vice President – Chief Administrative Officer
Kevin Warren	Senior Vice President – Chief Servicing Officer
Murali Palanganatham	Senior Vice President – Information Technology
Nate Green	Senior Vice President – Loan Administration
Cameron L. Ward	Assistant Secretary

- B. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, nondisclosure agreements, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the

12.30.2020

Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Vice President**:

Amy J. DelaCerna	James Burphy	Ravikanth Tadinada
Andrew Welch	Jennifer Szczypkowski	Russ Thomas
Brent Bonham	Kevin Funk	Sara Montoya
Brock Riley	Kevin Rucci	Shaun Dennery
Cameron L. Ward	Michael (Bud) Hertig	Susan Bassett
Chris Wheeler	Michael Kruger	Timothy P. O'Shea
Dennis Cook	Michele L. Crampton	Troy Rasmussen
Dustin Stephenson	Michelle Simon	Valerie Ruseler
Gordon Canada	Mike Maynard	William M. Wareham
Greg Ott	Ram Ganapathikrishnan	

- C. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Document Control Officer**:

Adilene Delgado	Jaime Gilson	Miquel Flint
Alice Royce	Janae Smith	Monica Hagan
Alisha O. Yeates	Janalyn Lievano	Monica Nielsen
Alma Garcia	Jared Murphy	Monica Rodriguez
Alyssa Sanders	Jeanene Chandler	Neiba Prieto
Ambur Davis	Jeanette Navajo	Nicholas Wright
Andrea Cordova	Jennifer Archibald	Oliver Muñoz
Andrew Benefiel	Jennifer Cano	Otto Castillo
Aneita Montgomery	Jennifer Foster	Paige Bushnell
Arielle Hamm	Jennifer L. Hoisington	Paige Midgley
Ashley Cox	Jennifer M. Trujillo	Palina Thorsted
Ashley Siolo	Jessica Jacobs	Patrick Pittman
Asia Smith	Jessica Samaniego	Patrick Riquelme
Asuncion Santiago	Jezsica Martinez	Paul Carranza

12.30.2020

Barbara Neale	Jill Johnson	Paul Douglas
Bertha Vanessa Acosta	Jo Robinson	Pauline Kunz
Betsy Romero	Jocelyn Lopez	Peter Adam Borowczyk
Bill Koch	Jon Korhonen	Rachel Funk
Birgitt Murphey	Jonathan Firmage	Rachel Hadfield
Bradley F. Nash	Jonathan Fournier	Rachel M. Erickson
Brandi DeGrey	Joni McCloyn	Rahjaun Peevy
Brian Lanstra	Jordan Benincosa	Randall Wessman
Brian Leach	Jorge Pinero	Ray Salazar
Bryan Ball	Josie Syphus	Rebecca Evans
Bryce Braegger	Julie Martell	Rebecca Galley
Callie Nelson	Julio Martinez	Reid Vaenuku
Carla E. Olea	Justin Heflin	Rene Manuel Marmolejo
Carrie Sumner	Justin Jones	Rhiannon Edmunds
Catherine Alfaro	Kajay Williams	Ricardo Garcia
Chad Fischbeck	Karter Nelson	Rob J. Musgrave
Che Croston	Kathy Kerr	Roselia Chavez
Chelsea Giauque	Katy Kamahale	Ruth Mendoza
Christina Zamora	Kaylee Yamashita	Ryan Fullmer
Christine Wells	Kelly Tuttle	Ryan Hyland
Christopher Lettig	Kendall Proeun	Ryan Sparks
Cindy Gonzalez	Kenneth B. Hampton	Ryan Stanger
Cindy Hill	Kenton Mattingley	Rylie Naylor
Claudia Cortez	Kiara Richardson	Samantha Gomez
Collin Edwards	Krista Beierle	Samantha Buelna
Conrad Stribakos	Kristen Lake	Samuel Dearden
Cora Allen	Kyle Runyan	Samuel Pearce
Coty Evans	Larry Gonzales	Sandi Widdowson
Cruz Garcia	Laura B. Shepherd	Sara Silva
Curtis Chapa	Laura H. Marshall	Sarah E. Richman
Cyndal Maschi	Laura Lynn Dyson	Sarah Ellis
Cynthia May	Lawrence M. Nardi	Shanda Simmons
Damari D. Shackelford	Leanna Johnstun	Shanda Swilor
Daniel Maynes	Leidy Barroso	Shantel Mota-Harmon
Daniel Whalen	Limer Lastra	Shawna Myers
Danielle Walker	Linda Holmes	Shawntelle Kehr
David Hanson	Lindsey Stewart	Shelbie Russell
David Romo	Lisa Rene Jones	Sherri Zombro
Deborah S. Ryan	Lizette Torres	Sherrilyn Heflin
Debra Kenter	Lloyd E. May	Sherry Benight
Derrick Miles	Lorena Medina	Sherry Nielsen
Diane Harward	Louise Farrer	Shinneka Nakai
Diane Weinberger	Lucretia Birkinshaw	Stephanie Brockbank
Dianne E. French	Ludjin Delgado	Stephanie Davey

12.30.2020

Dilan Foutz	Luis A. Ruiz-Velazquez	Stephanie Jolley
Douglas Bohne	Lusi Talili	Stephanie Runyan
Douglas C. Bradley	Lyndzie Webster	Stephanie Salazar
Elexus Puerta	Maggie Wood	Stephanie Stoddard
Eli Ollerton	Malissa Wilkins	Taisha Martinez
Elizabeth Maynes	Mandy Masters	Tammy Patterson
Elmer Hoyos	Marco Montes De Oca	Taylor Davis
Emily C. Kern	Marcos Martinez	Teagan Harris
Emily Kate Allen	Maria G. Fritz	Terry Boren
Eric Moore	Maria Soberon	Tiffany Skaife
Erica Haro	Mark Syphus	Tony Wilde
Erik Allen	Mary Jean Thomas	Toon Hobbs
Eunice Hewlett	Matt Huerta	Trent Roesbery
Fermina Dutson	Matthew Romrell	Trevor Spencer
Gabriela Gutierrez	Megan Koontz	Valerie Bielik Draeger
Gina Feigh	Melissa Braun	Valerie Sigafus
Gina Hiatt	Melissa Schultz	Veronica Hernandez
Gina L. Villagomez	Merlobel Custodio	Viviana Marlene Munoz
Gina Tolman	Michael Burke	Whitney Robinson
Ginger Schumacher	Michelle Enoch	William A. Linares
Heather Johnson	Michelle Kirchhefer	Willie Scott
Heather Perkins-Canas	Miguel Bocanegra	Yanko D. Arreguin
Isaac Garcia	Mikenzie Summers	Yesenia Bustillos
Jackie Anderson	Mindy Farnsworth	Zandy Amezcua
Jacob Cantwell	Mindy Sandoval	Zury Oakey

Dated: December 30, 2020



Jason H. Miller
Secretary