

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026119292 12 PG(S)

9/1/2026 1:56 PM

This Instrument Prepared by and Return to:
Richard Lines Pursuant to the Issuance of
Title Insurance
Shore to Shore Title, LLC
3000 N Military Trl #101
Boca Raton, FL 33431

KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
SIMPLIFILE Receipt # 3539869

File #: S190573N

Doc Stamp-Deed: \$875.00

Property Appraisers Parcel ID #: 0088091125

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS SPECIAL WARRANTY DEED, made and executed the 31st day of August, 2026, by **Bank of America, NA** who acquired title as **Bank of America, National Association**, whose post office address is **c/o NewRez LLC d/b/a Shellpoint Mortgage Servicing, 75 Beattie Place, Greenville, SC 29601**, herein called the Grantor(s), to **Silvia Lopez, a married woman**, whose address is **3451 Clark Road, Apt. 249, Sarasota, FL 34231**, hereinafter called the Grantee(s):

(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)

W I T N E S S E T H: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in SARASOTA County, State of Florida, viz:

Condominium Unit No. 249, of SIENNA, a Condominium, according to the Declaration thereof, as recorded in Official Records Instrument No. 2006116369, of the Public Records of Sarasota County, Florida, and all amendments thereto, together with its undivided share in the common elements.

Power of Attorney and Certificate of Signing Authority is attached hereto and made a part hereof

Subject to taxes and assessments for the current calendar year and all subsequent years.

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

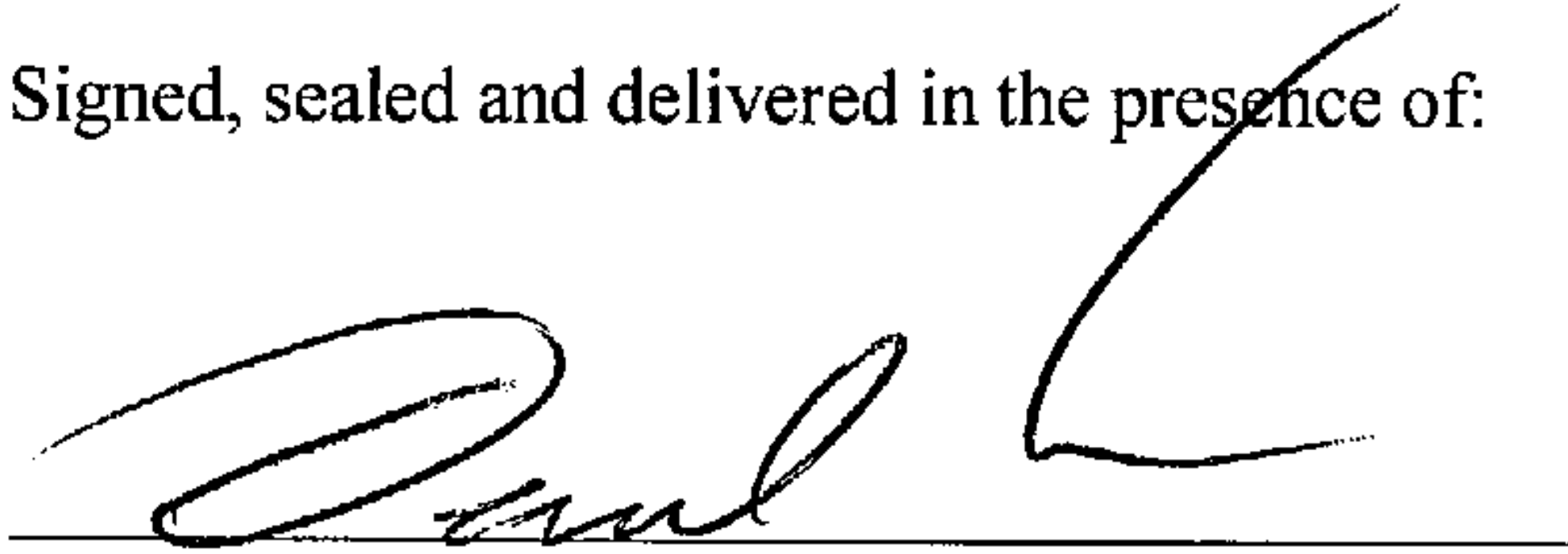
TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantor hereby covenants with said grantees that except as above noted, at the time of delivery of this Special Warranty Deed the premises were free of all encumbrances made by them, and they will warrant and defend the same against the lawful claims of all persons claiming by, through or under grantor.

Seller Tax ID #: _____

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:



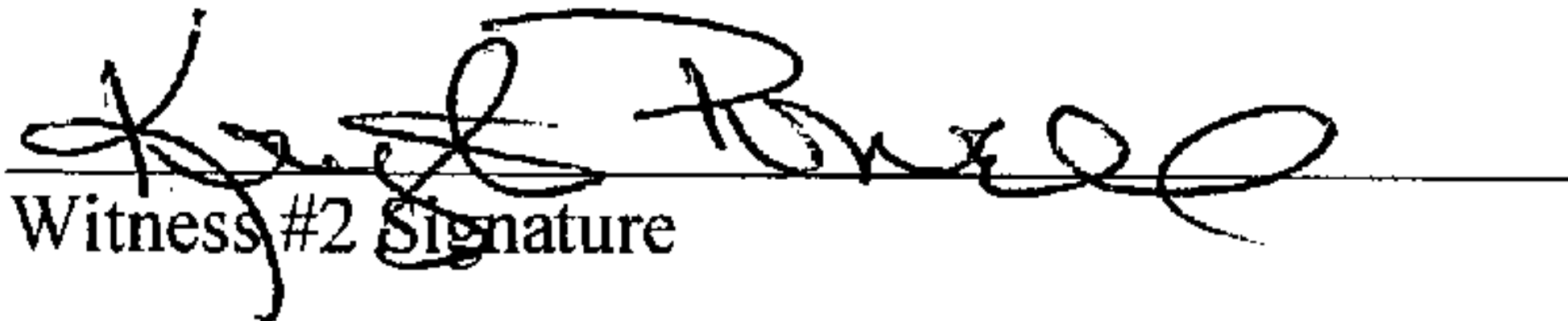
Witness #1 Signature

Paul Koutnik

Witness #1 Printed Name

75 Beattie Pl Greenville, SC 29601

Witness #1 Address



Witness #2 Signature

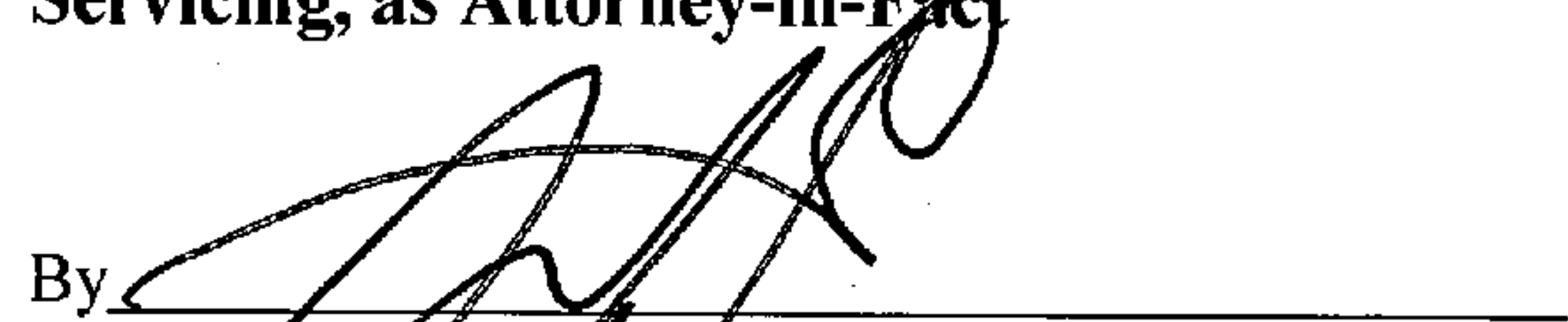
Kristin Powell

Witness #2 Printed Name

75 Beattie Pl Greenville, SC 29601

Witness #2 Address

**Bank of America, NA who acquired title as
Bank of America, National Association, by
NewRez LLC d/b/a Shellpoint Mortgage
Servicing, as Attorney-in-Fact**

By 

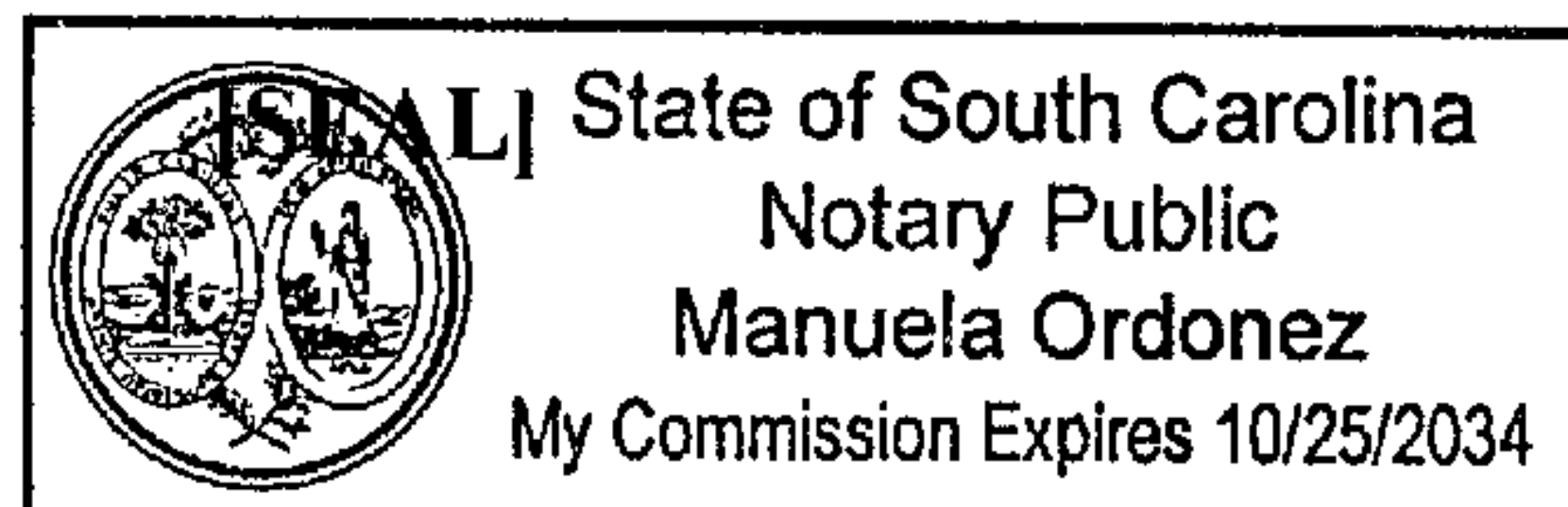
Print Name: Joel Fowler

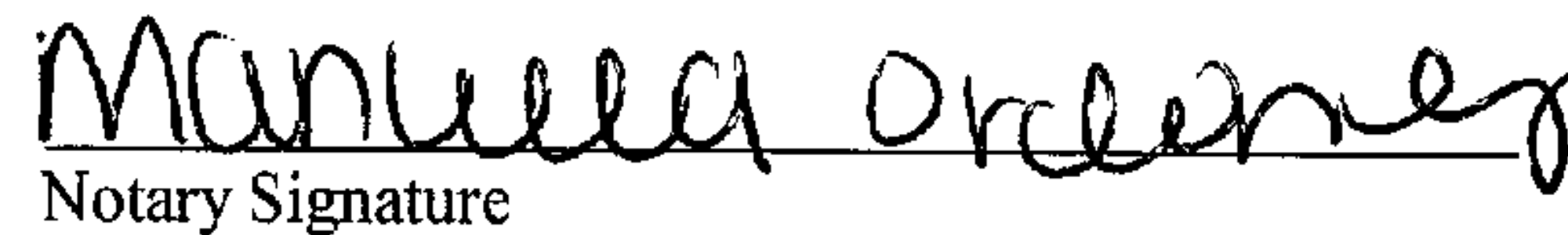
Title: VP

STATE OF South Carolina

COUNTY OF Greenville

THE FOREGOING INSTRUMENT was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 20 day of August, 2026, by Joel Fowler (name), VP (title), of **NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Attorney-in-Fact for Bank of America, NA who acquired title as Bank of America, National Association**, on behalf of the company by who ☒ is personally known to me or ☐ has produced as identification.




Notary Signature

Manuela Ordonez
Printed Notary Signature

My Commission Expires: 10/25/2034

Seller Tax ID #: _____

After Recorded Return To: I
Shellpoint Mortgage Servicing I
75 Beattie Place I
Greenville, SC 29601 I
Attention: I

 2015064236
P/ATTY Book: DE 2471 Page: 3075 - 3077 3 Pgs
August 19, 2015 10:17:55 AM
Rec: \$15.00
FILED IN GREENVILLE COUNTY, SC *Timothy J. Manning*

EXHIBIT

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

THAT, BANK OF AMERICA, N.A., a national banking association located at 7105 Corporate Drive, Plano, TX 75024 ("BANA"),¹ by these presents does hereby make, constitute and appoint New Penn Financial, LLC dba Shellpoint Mortgage Servicing, a Delaware limited liability company, located at 75 Beattie Place, Greenville, SC 29601 ("Servicer"), BANA's true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in BANA's name, place and stead. This limited power of attorney ("Limited Power of Attorney") is given in connection with, and relates solely to that certain Voluntary Partial Cancellation of Servicing Contract Rights Agreement dated as of June 25, 2015, between BANA and Federal Home Loan Mortgage Corporation, under the terms of which BANA agrees to relinquish its Servicing Contract Rights with respect to certain mortgage loans (such loans, the "Loans"). Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt or other forms of security instruments (each, a "Mortgage"). The parties agree that this Limited Power of Attorney is coupled with an interest.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Loans and only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions:

1. Execute or file assignments of mortgages, or of any beneficial interest in a Mortgage;
2. Execute or file reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage;
3. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by BANA or a prior transferor, including, but not limited to note indorsements;
4. Indorse all checks, drafts and/or other negotiable instruments made payable to BANA as payments by borrowers in connection with the Loans;

¹ This Limited Power of Attorney is intended to cover Actions, as such term is defined herein, taken in the name of: Bank of America, N.A.; or Bank of America, N.A., as successor by merger to BAC Home Loans Servicing LP formerly known as Countrywide Home Loans Servicing LP.

LIMITED POWER OF ATTORNEY TO NEW PENN FINANCIAL, LLC DBA SHELLPOINT MORTGAGE SERVICING

THIS INSTRUMENT PREPARED BY AMIE ELDRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113

5. Execute or file quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the transfer of title to Servicer or a third party, in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure ("REO Property");
6. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; HUD-1 settlement statements; and any other document necessary to effect the transfer of REO Property;
7. Execute or file any documents necessary and appropriate to substitute the creditor or foreclosing party in a bankruptcy or foreclosure proceeding in respect of any of the Loans;

provided, however, that nothing herein shall permit Servicer to commence, continue, or otherwise prosecute or pursue any foreclosure proceedings in the name of BANA. All indorsements executed pursuant to this Limited Power of Attorney shall contain the words "without recourse," and unless the law requires otherwise, all other documents of transfer executed pursuant to this Limited Power of Attorney shall contain the following sentence: "This [insert document title] is made without recourse to or against [insert name of entity in whose name the Action is taken] or Bank of America, N.A., and without representation or warranty, express or implied, by [insert name of entity in whose name the Action is taken] or Bank of America, N.A."

With respect to the Actions, BANA gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Nothing contained herein shall be construed to grant Servicer the power to (i) initiate or defend any suit, litigation, or proceeding in the name of BANA or be construed to create a duty of BANA to initiate or defend any suit, litigation, or proceeding in the name of Servicer, (ii) incur or agree to any liability or obligation in the name of or on behalf of BANA, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, BANA, except as provided herein. This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state.

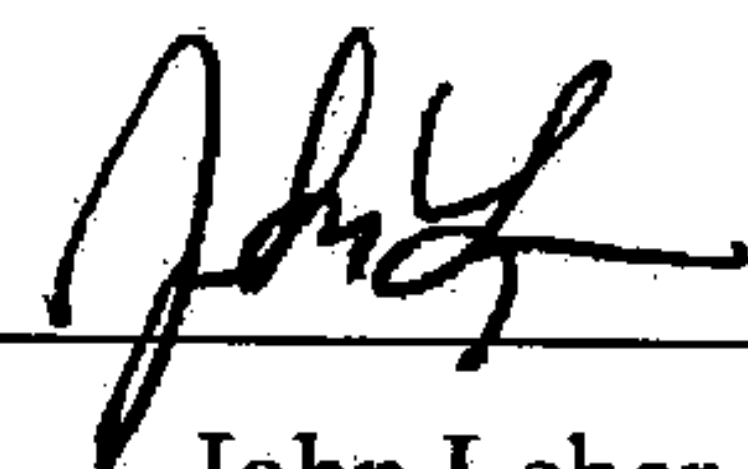
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IN WITNESS WHEREOF, Bank of America, N.A. has executed this Limited Power of Attorney this 24th day of July, 2015.

BANK OF AMERICA, N.A.

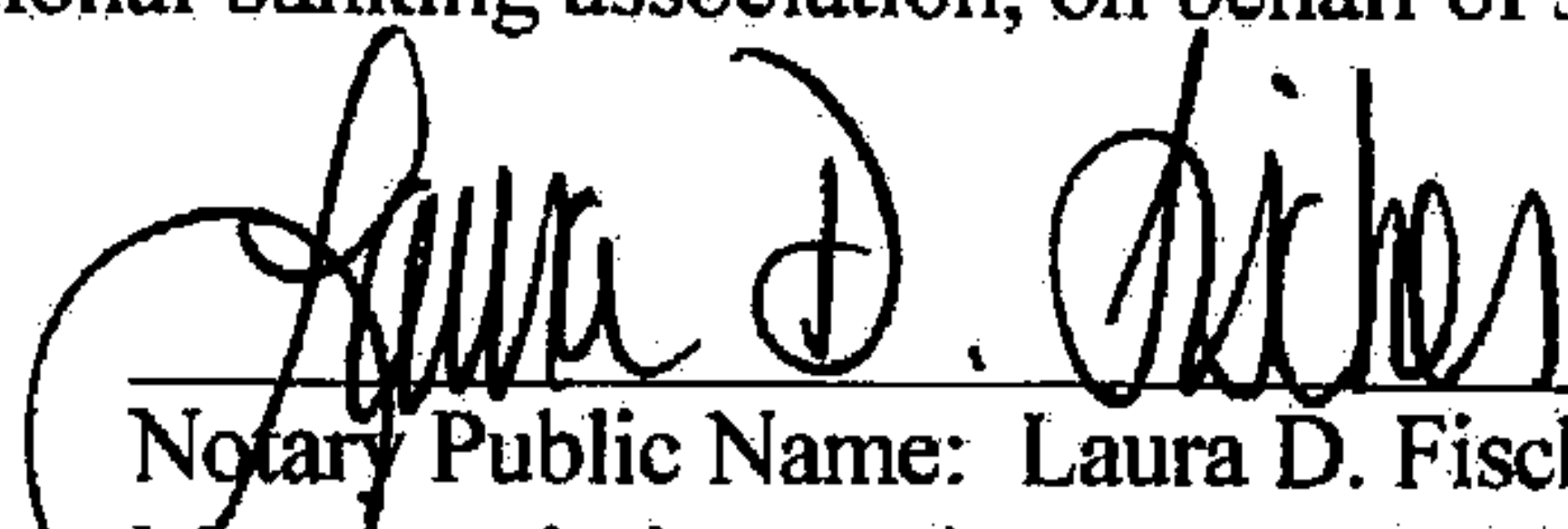
By: 
Name: Justin Dahl
Title: Senior Vice President

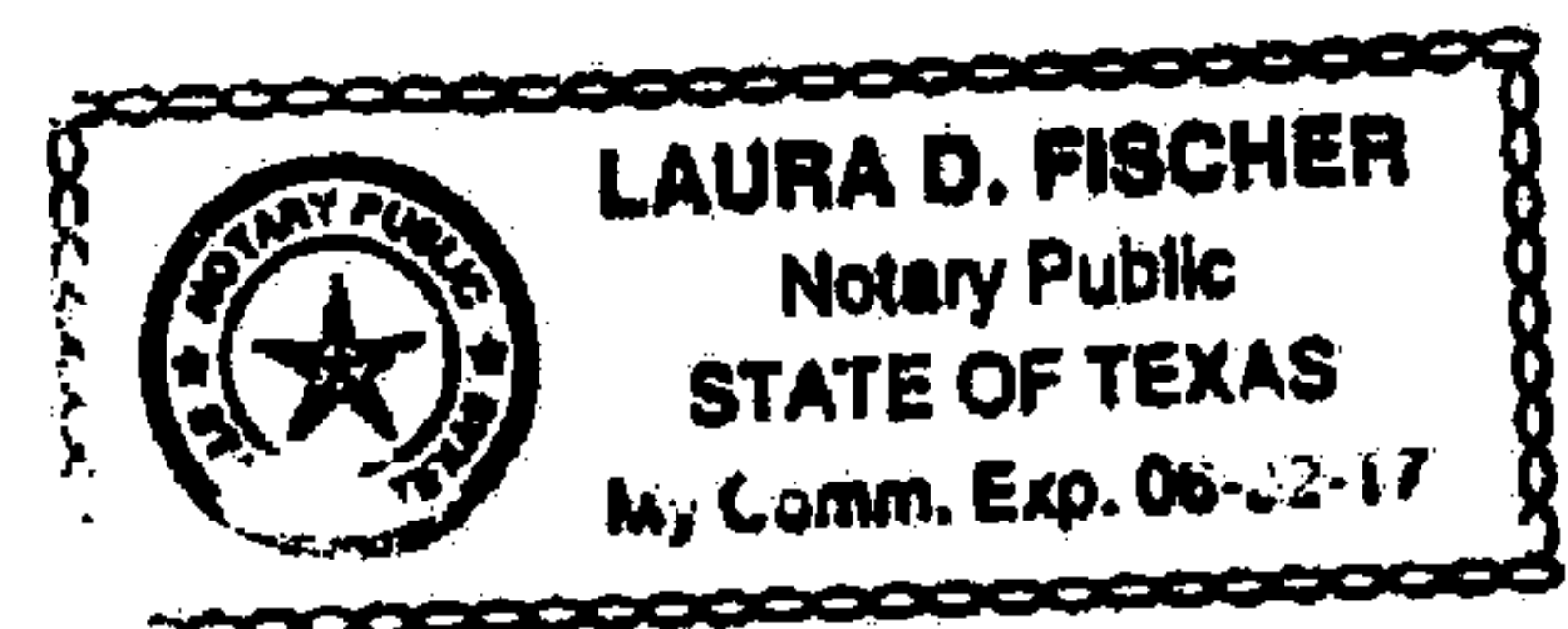
Witness: 
Name: Jeff Lopes
Title: Senior Vice President

Witness: 
Name: John Leber
Title: Vice President

STATE OF TEXAS :
COLLIN COUNTY : ss.
:

This instrument was acknowledged before me on July 24, 2015 by Justin Dahl, Senior Vice President of Bank of America, N.A., a national banking association, on behalf of said national banking association.


Notary Public Name: Laura D. Fischer
My commission expires: June 2, 2017



LIMITED POWER OF ATTORNEY TO NEW PENN FINANCIAL, LLC DBA SHELLPOINT MORTGAGE SERVICING

THIS INSTRUMENT PREPARED BY AMIE ELDRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113

**WRITTEN CONSENT
OF
REQUISITE MEMBERS OF THE BOARD OF MANAGERS
OF
NEW PENN FINANCIAL, LLC**

December 4, 2018

The undersigned, constituting not less than a majority of the members of the Board of Managers (the "Board") of New Penn Financial LLC, a limited liability company organized and existing under the laws of the State of Delaware (the "Company"), do hereby consent, pursuant to Section 18-404(d) of the Delaware Limited Liability Company Act, as amended from time to time (the "Act"), and Section 2.12 of the Amended and Restated Limited Liability Company Agreement of the Company, dated as of October 31, 2011, as amended from time to time (the "LLC Agreement"), to the adoption of the resolutions set forth herein and that such action be taken without a meeting pursuant to the Act and the LLC Agreement. Capitalized terms used but not defined herein shall have the meanings ascribed thereto in the LLC Agreement.

Appointment and Reappointment of Officers

WHEREAS, by prior resolutions duly adopted by the Board (the "Prior Resolutions"), the Board established senior and general offices of the Company and appointed certain persons to such offices, which Prior Resolutions remain in full force and effect as of the date hereof (except with respect to any persons who have left the employ of the Company or except as to any persons whose appointments have been terminated); and

WHEREAS, by virtue of the resignation on August 2, 2018 of Saul I. Sanders as a co-Chief Executive Officer of the Company, Bruce J. Williams, formerly a co-Chief Executive Officer of the Company, became the Chief Executive Officer of the Company; and

WHEREAS, the Chief Executive Officer of the Company has submitted to the Board a list of persons employed by the Company in its headquarters or in its Origination Division or in its Servicing Division (the names of such persons being set forth in Exhibit A hereto) whom he recommends to be appointed or reappointed to the senior and general offices of the Company set forth next to the respective names of such persons on Exhibit A; and

WHEREAS, a majority of the members (a "Majority") of the Board has determined it to be in the best interest of the Company to appoint or reappoint each such person to the senior or general office of the Company as set forth opposite such person's name on Exhibit A hereto,

NOW THEREFORE BE IT RESOLVED, that a Majority of the Board hereby approve the appointment and the reappointment, as applicable, of each of the persons named on Exhibit A attached hereto to the senior or general offices of the Company set forth opposite each such person's name, with such appointment to be effective as of the date hereof and each such reappointment to be effective as of the date of such person's initial appointment in such capacity, authorizing each such person to serve in the capacities set forth in Exhibit A (subject to the LLC

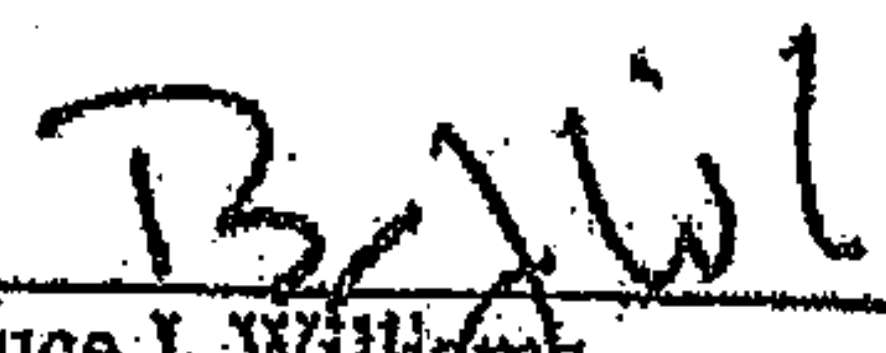
Agreement) until his/her termination of employment or until his/her successor has been duly elected and qualified, whichever is earlier; and it is

FURTHER RESOLVED, that all actions heretofore taken by any of the foregoing officers on behalf of the Company be, and they hereby are, approved, adopted, ratified and confirmed in all respects.

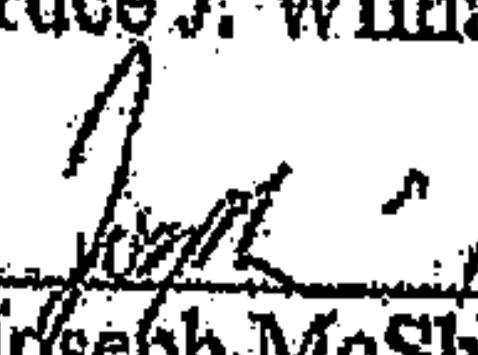
FURTHER RESOLVED, that this written consent of the Board of New Penn Financial LLC may be executed in counterparts and by facsimile and pdf, each of which shall be an original and all of which, when taken together, shall constitute one and the same instrument.

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, the undersigned members of the Board have set their hands
hereto effective as of the date first written above.



Bruce J. Williams



Joseph McSherry



Kevin Harrigan

Jack Navarro

IN WITNESS WHEREOF, the undersigned members of the Board have set their hands
hereto effective as of the date first written above.

Bruce J. Williams

Joseph MoSherry

Kevin Harrigan

Jack Navarro

EXHIBIT A

Bruce J. Williams—Chief Executive Officer

Daniel J. Egan — Sr. Vice President of Finance, CFO & Assistant Secretary

Joe McSherry—Vice President — Corporate & Assistant Secretary

Darryl Chu — Vice President — Corporate & Assistant Secretary

New Penn Origination Division Officers

Kevin Harrigan — Division CEO & President — Origination Division

Phillip Italiano — Origination Division — General Counsel, Chief Compliance Officer and Secretary

Corey Caster — Origination Division — Sr. Vice President - IV and Retail Lending

Todd Stiverson — Origination Division — Vice President — Corporate Compliance and Operations

Erik Knight — Origination Division — Vice President - Compliance

James Stamos — Origination Division — Vice President, Designated Representative

Rob O'Han — Origination Division — Sr. Vice President - Call Center Division

Chris Nielson — Origination Division — Sr. Vice President - Third Party Origination Division

Lisa Schreiber — Origination Division — Sr. Vice President — Correspondent Lending

Robert Johnson — Origination Division — Sr. Vice President — Capital Markets

Dean Kwaschyn — Origination Division — Chief Fulfillment Officer

David Haggert — Origination Division — Chief Revenue Officer

Adam Stern — Origination Division — Chief Information Officer

Tony Williams — Origination Division — Vice President — Organizational Development

Joe Lewis — Origination Division — Vice President — Information Technology

Joe Suter — Origination Division — Chief Risk Officer

New Penn Servicing Division Officers

Jack Navarro	Division CEO & President -- Servicing Division
Michael Keaton	Servicing Division- Chief Servicing Officer and Business Development
Ben Boyer	Servicing Division -- Executive Vice President -- Strategy and Client Management
Chris Hurley	Servicing Division -- Senior Vice President -- IT
Debbie Thayer	Servicing Division- Senior Vice President -Default Administration PPh
Jason Yates	Servicing Division -- Vice President -- Performing Loan Servicing
Spencer Mosness	Servicing Division -- General Counsel, Senior Vice President & Assistant Secretary
Justin Bradley	Servicing Division - Assistant Secretary
Lola Oyekan	Servicing Division -- Assistant Secretary
Meredith Prickett	Servicing Division -- Assistant Secretary
Joshua Bishop	Servicing Division -- Vice President -- Compliance & Chief Compliance Officer
Keenen Dammen	Servicing Division -- Managing Director - Corporate Strategy

Joey Prince	Servicing Division -- AVP - Loan Boarding /Investor Reporting
Joel Fowler	Servicing Division -- AVP -- Loss Mitigation
Benoit Rounler	Servicing Division -- AVP -- Loss Mitigation
Sam Ross	Servicing Division -- AVP -- Loss Mitigation
Nicole Harwood	Servicing Division -- AVP -- Loss Mitigation
Thomas Muldowney	Servicing Division -- Vice President - Portfolio Management
Kyle Ross	Servicing Division -- Vice President - Loss Mitigation
Traci Luckhaupt	Servicing Division -- Vice President - Foreclosure and Bankruptcy
Phillip Plulster	Servicing Division -- AVP - Foreclosure
Tiffani Ray	Servicing Division -- AVP - Bankruptcy
Shawn Garrison	Servicing Division -- AVP - REO and Collateral Management