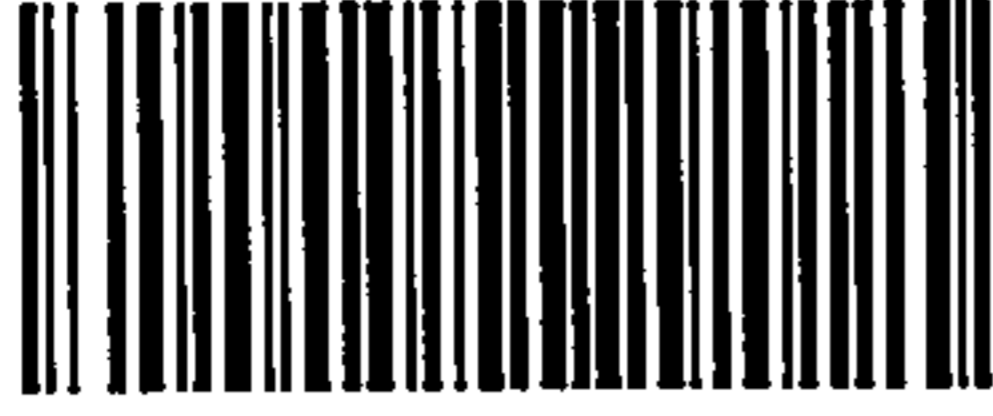


BOOK 1551 PAGE 779 (8)

489839



**PASQUOTANK COUNTY**

Deed number 25-1738

Transfer tax 0

Delinquent tax 0

Rb  
Pasquotank County Assessor's Office

This document presented and filed:  
06/26/2025 02:21:07 PM

Penny T. Newbern, Pasquotank County, NC  
Excise Tax: \$0.00

**SPECIAL WARRANTY DEED**

**NORTH CAROLINA**

**PASQUOTANK COUNTY**

Prepared by/Return to:  
Hutchens Law Firm LLP  
P.O. Box 1028, Fayetteville, NC 28302  
JS Case No: 24672 (FC.FAY)

**REVENUE: EXEMPT – Federal Entity Exemption**

This conveyance is exempt as the underlying action was brought for the benefit of the party of the second part, a federal entity that insured the corresponding loan; the party of the first part herein is acting as transferor for said exempt federal entity.

**TAX ID: P36-32-1**

**Not the primary residence of the Grantor herein**

THIS DEED, made this 13 day of JUNE 2025, by and between, PENNYMAC LOAN SERVICES, LLC whose mailing address is 3043 Townsgate Road #200, Westlake Village, CA 91361, hereinafter called Grantor, and SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, HIS SUCCESSORS AND ASSIGNS, whose mailing address is Department of Veterans Affairs, Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN 37203, hereinafter called Grantee;

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

**WITNESSETH**

That the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by their presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in, Pasquotank County, North Carolina and more particularly described as follows:

Beginning at an iron pipe situated on the southern right of way line of State Road 1100 in the center of a ditch which divides the property herein described from the property now or formerly owned by Walter Meads, and running thence from said point of beginning along the southern right of way line of State Road 1100 North 84 deg. 00' East 117 feet to an iron pipe, cornering; thence South 10 deg. 41' East 133 feet to an iron pipe, cornering; thence South 84 deg. 00' West 117 feet to an iron pipe in the center of the first mentioned ditch; thence along the center of said ditch North 10 deg. 41' West 133 feet to the iron pipe at the point of beginning, being the same property delineated on plat entitled in part, "House & Lot Being Sold by Stephen & Peggy Farmer to Kelvin T. and Nancy A. Brooks", prepared by Henry Cuninghame, Registered Surveyor, under date of October 17, 1986, a copy of which plat is recorded in Deed Book 472, Page 241, of the Pasquotank Registry. Together with improvements located thereon; said property being located at 1855 Nixonton Road, Elizabeth City, North Carolina.

And being the same tract of land conveyed to Benjamin M. Lane and wife, Elizabeth L. Kauaihilo by deed dated April 29, 2021, recorded May 5, 2021, in Deed Book 1407, at Page 866, Pasquotank County Registry.

A.P.N #:8920 004082

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee, that Grantor has done nothing to impair such title as Grantor received, and Grantor will warrant and defend the title against the lawful claims of all persons claiming by, under or through Grantor, except for the exceptions hereinafter stated.

Title to the property hereinabove described is subject to the following exceptions:

SUBJECT to Restrictions, Easements, and Right of Way as may appear of record.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand, and has caused this instrument to be signed in its name by its duly authorized signers, and its seal to be hereunto affixed, the day and year first above written.

PENNYMAC LOAN SERVICES, LLC

*Erube Chaves*  
\_\_\_\_\_  
(Signature)

Authorized Representative

\_\_\_\_\_  
(Title)

\*\*\*\*\*

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated:

\_\_\_\_\_  
Type/print signor's name

Date: \_\_\_\_\_

\_\_\_\_\_  
Official Notary Signature

Notary Public

\_\_\_\_\_  
Notary Public printed typed name

My Commission Expires: \_\_\_\_\_

Official Seal

This certifies that there are no delinquent ad valorem real estate taxes, which the Pasquotank County Tax Collector is charged with collecting, that are a lien on:

Pin Number: \_\_\_\_\_

This is not a certification that this Pasquotank County Tax Department Pin Number matches this Deed description.

 **see attached**

\_\_\_\_\_  
Tax Collector, Deputy Tax Collector, Tax Clerk

Date: \_\_\_\_\_

### ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Ventura

**JUN 13 2025**

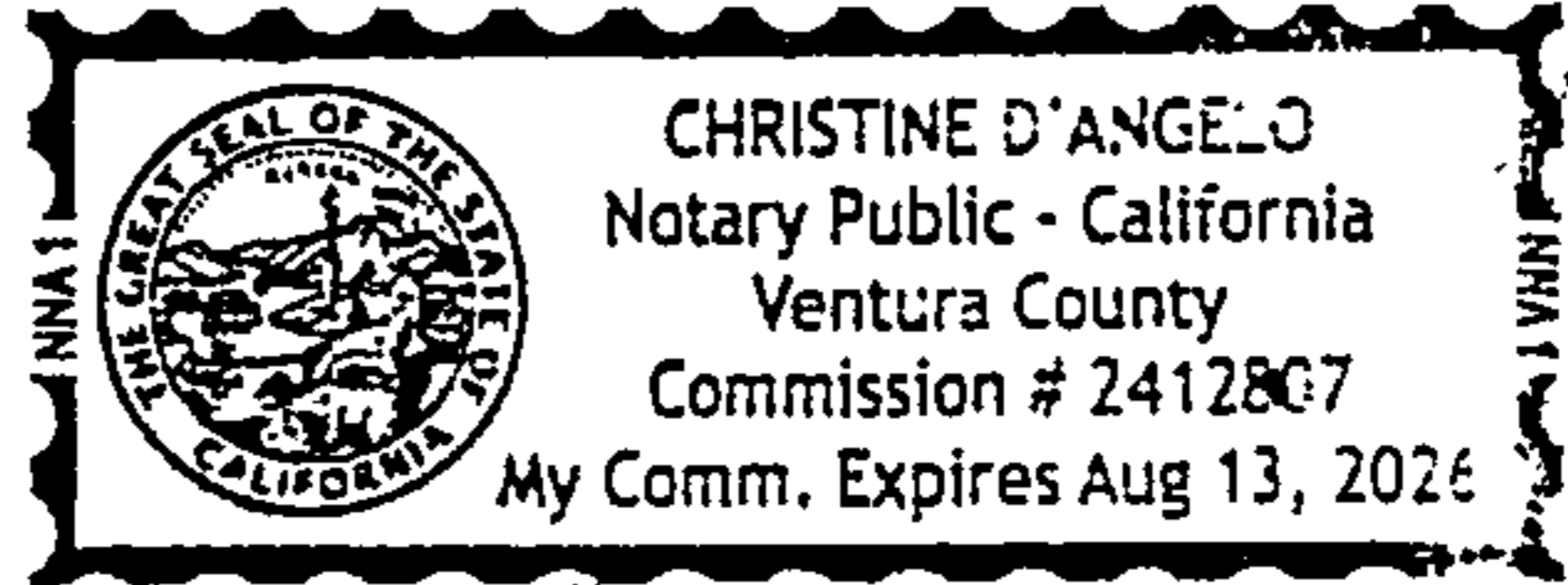
On \_\_\_\_\_ before me, Notary, Christine D'Angelo  
(insert name and title of the officer)

personally appeared ENIKO Chase,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Christine D'Angelo



(Seal)

**EXHIBIT A****RESOLUTIONS ADOPTED BY THE  
BOARD OF DIRECTORS OF  
PENNYMAC LOAN SERVICES, LLC  
JANUARY 1, 2020****LOAN PRODUCTION AND SERVICING DOCUMENTS AND ACTIVITIES**

RESOLVED, that the Chairman and Chief Executive Officer, the President, any Senior Managing Director, the Treasurer, the Secretary or any Assistant Secretary of the Company (each, an "Authorized Officer"), be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name, to:

- a) execute, endorse and/or deliver mortgages, deeds of trust, security deeds, promissory notes, loan applications, HUD-1s, Truth in Lending disclosure statements, Loan Estimates, Closing Disclosures, and similar and related documents and instruments (the "Origination Documents"), with all ordinary and necessary endorsements, acknowledgments, notarizations, certifications and affidavits, as may be necessary or appropriate to effectively offer and originate loans to consumers (the "Origination Activities");
- b) execute, endorse and/or deliver assignments of mortgage and deeds of trust, allonges, endorsements, foreclosure deeds, and similar and related documents and instruments (the "Transfer Documents") necessary to effectively transfer mortgage loans in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "Transfer Activities");
- c) execute, endorse and/or deliver deeds, bills of sale and/or other instruments of sale, conveyance and transfer and similar and related documents and instruments (the "REO Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, notarizations, certifications and affidavits, and supporting and related documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof of documents relating to the transfer of any interest in real estate in the name and on behalf of the Company to or in favor of any third party as may be necessary (the "REO Activities");
- d) execute, endorse and/or deliver modification agreements, deeds in lieu of foreclosure, short sale agreements, forbearance agreements, repayment plans, trial plans and similar and related documents and instruments (the "Loss Mitigation Documents") necessary in order for the Company to modify mortgage loans and accept deeds in lieu of foreclosure, short sales, forbearance agreements or repayment plans under any contract, agreement or commitment the Company has with any customer or customer

representative, including but not limited to the execution of documents on an investor's behalf (the "Loss Mitigation Activities");

- e) execute, endorse and/or deliver subordination agreements, lien releases, reconveyances, bailee letters, oil and gas leases, assumption agreements, release of liability agreements, claims-related documentation for investors, insurers or court proceedings, and similar and related documents and instruments, as well as correspondence on behalf of the Company to consumers, customers, regulators, government officials, investors and other third parties (the "Servicing-related Documents"), for the Company to service mortgage loans (the "Servicing-related Activities");
- f) execute, endorse and/or deliver settlement agreements, affidavits, declarations, certifications, verifications, and similar and related documents and instruments (the "Litigation Documents") and provide oral or written testimony or otherwise appear and represent the Company in connection with litigation, arbitration or mediation matters or in response to subpoenas necessary for the Company to effectively bring or defend litigation from time to time in its ordinary course of business as a mortgage loan originator or servicer (the "Litigation Activities");

RESOLVED FURTHER, that the Authorized Officers of the Company shall have the authority to take any and all actions ("Other Actions") and consummate the Origination Activities, the Transfer Activities, the REO Activities, the Loss Mitigation Activities, the Servicing-related Activities and the Litigation Activities (collectively, the "Loan Production and Servicing Activities"), which are required or necessary in order for the Company to originate residential and/or commercial mortgage loans or perform its obligations under any contract, agreement or commitment the Company has with any third party to service or subservice residential and/or commercial mortgage loans, including but not limited to the execution and/or correction of documents on the client's or investor's behalf;

RESOLVED FURTHER, that the Authorized Officers, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Representatives, pursuant to and in a manner consistent with the Company's existing Signing Authority Policy and Signing Authority Procedure, such additional individual(s) as such Authorized Officer may deem necessary to (i) execute and/or deliver the Origination Documents, the Transfer Documents, the REO Documents, the Loss Mitigation Documents, the Servicing-related Documents and the Litigation Documents (collectively, the "Loan Production and Servicing Documents") and (ii) take Other Actions;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company, be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these

resolutions, (ii) the names of the Authorized Officers and Authorized Representatives authorized to execute the Loan Production and Servicing Documents, take Other Actions and consummate the Loan Production and Servicing Activities, and (iii) the authenticity of the original signatures of the Authorized Officers and Authorized Representatives;

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company; and

RESOLVED FURTHER, that the foregoing resolutions replace and supersede in their entirety the resolutions previously adopted by the Board on October 30, 2018.

**EXHIBIT B**  
**(PLS)**

<u>Employee Title*</u>	<u>Designated Authority</u>	<u>Restrictions</u>
Associate, Associate I and II, and Sr Associate, Research	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters
Coordinator, Research and Correspondence	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters
Diligence/File Management Services	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Editor I, Res & Complaints	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters
Mgr and Specialist II, Payoff	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Mgr and Sup, Bankruptcy	Servicing-related Documents and Servicing-related Activities	Signing affidavits, assignments, deeds, POAs and other certifications related to the foreclosure and/or bankruptcy process.
Mgr and Sup, Bankruptcy	Litigation Documents and Litigation Activities	Signing affidavits, assignments, deeds, POAs and other certifications related to the foreclosure and/or bankruptcy process.
Mgr and Sup, Foreclosure Operations	Servicing-related Documents and Servicing-related Activities	Signing affidavits, assignments, deeds, POAs and other certifications related to the foreclosure and/or bankruptcy process.
Mgr and Sup, Foreclosure Operations	Transfer Documents and Transfer Activities	Signing affidavits, assignments, deeds, POAs and other certifications related to the foreclosure and/or bankruptcy process.
Mgr and Sup, Foreclosure Operations	Litigation Documents and Litigation Activities	Signing affidavits, assignments, deeds, POAs and other certifications related to the foreclosure and/or bankruptcy process.
Mgr and Sup, Loss Mitigation	Loss Mitigation Documents and Activities	Signing loss mitigation agreements for repayment, forbearance and state assistance.
Mgr and Sup, REO	Transfer Documents and Transfer Activities	Default activities related to the REO process.
Mgr and Sup, REO	REO Documents and REO Activities	Signing of REO sales contracts, and related addendums, extensions and cancellations.
Mgr and Sup, REO	Servicing-related Documents and Servicing-related Activities	Default activities related to the REO process.
Mgr and Sup, Research	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters
Mgr, Complaints QA	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters
Mgr, Collateral Management/File Management Services	Transfer Documents and Transfer Activities	AOMs, Allonges, & Endorsements
Mgr, Loan Resolution	Servicing-related Documents and Servicing-related Activities	N/A
Mgr, Mortgage Fulfillment	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr, Post Funding	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr, Purchase Review Audit	Origination Documents and Origination Activities	Allonges and requests for original collateral
Mgr, Retail Operations	Origination Documents and Origination Activities	N/A
Mgr, Servicing	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters
Mgr, Servicing Litigation	Litigation Documents and Litigation Activities	(No employee currently)
Processor and Processor II, Modifications	Transfer Documents and Transfer Activities	All documents and activities related to Default and Foreclosure.
Processor and Processor II, Modifications	Litigation Documents and Litigation Activities	All documents and activities related to Default and Foreclosure.
Specialist and Sr Specialist, Priority Complaint	Servicing-related Documents and Servicing-related Activities	Complaint and other Servicing-related Letters

\* Authorized to execute documents specified above as "Authorized Representative"

EXHIBIT C  
ASSISTANT SECRETARY'S CERTIFICATE

PENNYMAC LOAN SERVICES, LLC

The undersigned, a duly appointed and acting Assistant Secretary of PennyMac Loan Services, LLC, a Delaware limited liability company (the "Company"), hereby certifies the following on behalf of the Company:

1. Attached hereto as Exhibit A is a true, correct and complete copy of resolutions duly adopted by the Board of Directors of the Company on January 1, 2020 (the "Resolutions"), which are in full force and effect and have not been amended, modified or rescinded as of the date hereof.
2. That the following individuals hold the functional job titles ("Employee Title") set forth opposite their names below, and as such, each is a duly designated authorized representative ("Authorized Representative") of the Company pursuant to the Resolutions and a subsequent designation dated as of June 3, 2025, an excerpt of which is attached hereto as Exhibit B, which remains in full force and effect as of the date hereof:

<u>Name</u>	<u>Employee Title</u>
Martin Carrillo	Processor II, Modifications
Eniko Chase	Processor, Modifications
Guadalupe (Lupita) Morales	Processor, Modifications

3. That the Authorized Representatives named above have the signing authority on behalf of the Company as shown opposite their Employee Titles on Exhibit B.

IN WITNESS WHEREOF, I have hereunto signed my name effective as of the 18th day of June, 2025.

PENNYMAC LOAN SERVICES, LLC

By: Devra Lindgren  
 Name: Devra Lindgren  
 Title: Assistant Secretary