

Indexing Instructions: LOT 62, SECTION A, REVISED CHURCHWOOD ESTATES SUBDIVISION

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, F V-1, INC., does hereby sell, convey and specially warrant unto CHARLES O. McCRACKEN AND CASSY McCRACKEN, as joint tenants with full rights of survivorship and not as tenants in common, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

LOT 62, SECTION A, REVISED CHURCHWOOD ESTATES SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 12, PAGES 45-46, IN THE CHANCERY COURT CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing

WITNESS MY SIGNATURE this the 14th day of JUNE, 2004.

F V-1, INC. by Wilshire Credit Corporation its
Attorney in Fact

BY: 
Ken Frye, Sr. Vice President

STATE MS.-DESOTO CO. FILED

SS
SS

JUL 12 10 43 AM '04

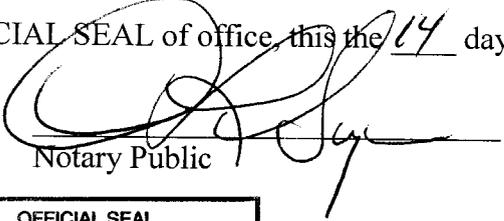
36 476 PG 637
CLERK

04050248 - SM

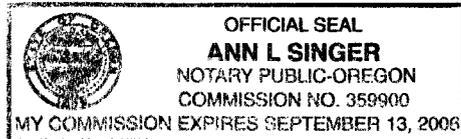
STATE OF OREGON
COUNTY OF WASHINGTON

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, the within named Ken Frye, duly identified before me, who acknowledged to me that he/she is the Sr. Vice President of Wilshire Credit Corporation, Attorney in Fact for F V-1, INC., and that for and on behalf of the said corporation, and as its act and deed he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office this the 14 day of JUNE, 2004.


Notary Public

My Commission Expires:



Grantors Address:

F V-1, INC.
1585 BROADWAY
NEW YORK, NEW YORK 10036
(503) 223-5600

Grantee's Address:

CHARLES O. McCRACKEN
CASSY McCRACKEN
5446 Ridgtop Dr.
Horn Lake, MS 38637
(901) 461 5537

Prepared By:
Collins Law Office
4915 I-55 North Ste 100-A
Jackson, MS 39206
(601) 982-5580,
MSB: 6394
04-050248

2313013 pool 138
Desoto County MS

BK 0476 PG 0639

Return to:
Wilshire Credit Corporation
PO Box 8517
Portland, OR 97207
Loan #

Washington County, Oregon
09/10/2002 10:55:28 AM
D-PA Cnt=1 Stn=19 J STEEL
\$10.00 \$6.00 \$11.00 - Total=\$27.00

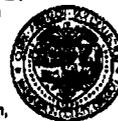
2002-104629



00160933200201046200020020

I, Jerry Hanson, Director of Assessment and Taxation
and Ex-Officio County Clerk for Washington County,
do hereby certify that the within instrument of writing
was received and recorded in the book of records of
said county.

Jerry Hanson
Jerry R. Hanson, Director of Assessment and Taxation,
Ex-Officio County Clerk



Limited Power of Attorney

FV-1, Inc. has been designated an owner of the loans and/or properties under the Servicing Agreement between Morgan Stanley Dean Witter Mortgage Capital Inc. and Wilshire Credit Corporation dated as of April 2002. FV-1, Inc., having its principal office located at 1585 Broadway, 10th Floor, New York, NY 10036, hereby makes, constitutes and appoints Wilshire Credit Corporation, having its office located at 1631 SW Columbia, Portland, OR 97205, its true and lawful attorney-in-fact, with full power and authority to sign, execute, acknowledge, deliver, file or record, and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages") and promissory notes secured thereby (the "Mortgage Notes") in the name of FV-1, Inc. for which Wilshire Credit Corporation is acting as Servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification of re-recording of a Mortgage, where said modification or re-recording is for the purpose of correcting the Mortgage to conform to the original intent of the parties or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage as insured.
2. The subordination of the lien of a Mortgage.
3. The execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish same.
4. With respect to a Mortgage, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. The substitution of trustee(s) serving under a deed of trust;
 - b. Statements of breach of non-performance;
 - c. Notices of default;
 - d. Cancellations/rescissions of notices of default and/or notices of sale;
 - e. The taking of a deed in lieu of foreclosure; and
 - f. Such other documents and actions as may be necessary under the terms of the Mortgage or state law to expeditiously complete said transactions.
5. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to or on real estate owned.
6. The completion of loan assumption agreements.
7. The full satisfaction/release of a Mortgage or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
8. The assignment of any Mortgage and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of the Servicing Agreement including, without limitation, by reason of a conversion or adjustable rate mortgage loan from a variable rate to a fixed rate.
9. The full assignment of a Mortgage upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the endorsement of the related Mortgage Note.

The undersigned gives Wilshire Credit Corporation full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

Margarita Stefan
Name: Margarita Stefan
WITNESS

James Chung
Name: James Chung
WITNESS

FV-1, Inc.
Stephen C. Rudner
Name: Stephen C. Rudner
Title: Vice President

Michael R. D'Agostino
Name: Michael R. D'Agostino
Title: Vice President

STATE OF New York)
COUNTY OF New York)

SS.

On this 3rd day of May, 2002, before me the undersigned, Notary Public of said State, personally appeared [] and [], personally known to me to be duly authorized officers of the national banking association that executed the within instrument and personally known to me to be the persons who executed the within instrument on behalf of the national banking association therein named, and acknowledged to me such national banking association executed the within instrument pursuant to its by-laws.

WITNESS my hand and official seal.

Deborah P. Goodman
Notary Public in and for the
State of New York



DEBORAH P. GOODMAN
Notary Public, State of New York
No. 01G06048111
Qualified in New York County
Commission Expires September 18, 2006

DEBORAH P. GOODMAN
Notary Public, State of New York
No. 01G06048
Commission Expires September 18, 2006



I, Jerry R. Hanson, Director of Assessment and Taxation and Ex-Officio County Clerk for Washington County, do hereby certify this to be a true and correct copy of the original.

Date: April 29, 2004
By: J. Barney
Title: Deputy Clerk

