

This document was prepared by John C. Morris, III, 2309 Oliver Road, Monroe, LA 71201.  
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**INDEXING INSTRUCTIONS**  
**Lot 223, Sec. "I" Kentwood S/D, P.U.D. (R-2) located in Section 3, T-2-S, R-8-W,**  
**DeSoto County, Mississippi**

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten dollars (\$10.00), and other good and valuable consideration, the undersigned, **grantor (s) Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03**, do hereby convey, and warrant specially unto **grantee (s) Pledged Property II LLC**, the following described property situated in **DeSoto County, Mississippi**, to-wit:

**SEE ATTACHMENT EXHIBIT "A"**

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations, and conveyance.

City, County, and State ad valorem taxes for the year 2004, are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all easements for public roads and public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 27 day of August, 2004.  
**Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03.**

*Debra Lyman*  
BY: Debra Lyman

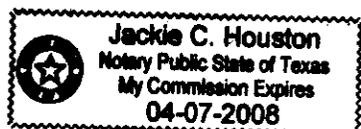
**Litton Loan Servicing LP**  
**Attorney in Fact**

STATE OF TEXAS  
COUNTY OF HARRIS

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 27 day of August, 2004, the within named Debra Lyman who acknowledges that she is the Vice President of Litton Loan Servicing LP Attorney in Fact for **Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03\***, and that for and on behalf of said corporation, and as its own act and deed, (s) he executed and delivered the above and foregoing instrument after having been first duly authorized by said corporation so to do.

*Jackie C. Houston*  
NOTARY

4/7/2008  
MY COMMISSION EXPIRES



STATE MS.-DESOTO CO

SEP 1 9 55 AM '04 pa pa

BK 481 PG 69  
M.F. DAVIS CH. CLK.

BK 0481960070

Grantor:  
Wachovia Bank\*  
3901 Pelham Road  
Greenville, SC 29615  
800-683-8830

Grantee:  
Pledged Property II LLC  
c/o Litton Loan Services  
4828 Loop Central Drive  
Houston, TX 77081-2226  
713-960-9676

**LA/F03-1099**

**EXHIBIT "A"**

Lot 223, Section "T" Kentwood Subdivision, P.U.D. (R-2) located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 45, Page 32 in the office of the Chancery Clerk of DeSoto County, Mississippi.

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO  
LITTON LOAN SERVICING LP  
4828 Loop Central Drive  
Houston, Texas 77081  
Attn: Amanda Miller

11671780

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Wachovia Bank, N.A., f/k/a First Union National Bank, a national banking association organized and existing under the laws of the United States and having its principal place of business at 230 South Tryon Street, 9<sup>th</sup> Floor, Charlotte, NC 28288-1179, as Indenture Trustee (the "Indenture Trustee") pursuant to that Pooling and Servicing Agreement by and between Emergent Home Equity Loan Trust 1997-4 (the "Trust") Prudential Securities Secured Financing Corporation (the "Depositor") and Homegold, Inc., f/k/a Emergent Mortgage Corp. (the "Originator and Servicer"), dated as of December 1, 1997 ("Emergent Home Equity Loan Pass-Through Certificates, Series 1997-4"), and the Assignment and Assumption Agreement by and between Homegold, Inc., (the "Assignor"), Litton Loan Servicing LP (the "Assignee"), Credit-Based Asset Servicing and Securitization LLC ("C-BASS") and Ralph R. McCullough, II (the "Plan Trustee" in Sellers' Bankruptcy) dated as of December 1, 2003, hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Indenture Trustee's true and lawful Attorney-in-Fact, in the Indenture Trustee's name, place and stead and for the Indenture Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Pooling and Servicing Agreement for the purpose of performing all acts and executing all documents in the name of the Indenture Trustee 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 the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Indenture Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Litton Loan Servicing LP is acting as Servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto 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 or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. 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 real estate owned.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the endorsement of the related Mortgage Note, in connection with the purchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, 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, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of a deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.

10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement or personal property.

The undersigned gives said Attorney-in-Fact 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, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective as of the date hereof.

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 and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Wachovia Bank, N.A., as Indenture Trustee pursuant to that Pooling and Servicing Agreement dated as of December 1, 1997 and the Assignment and Assumption Agreement dated as of December 1, 2003, has caused its corporate seal be hereto affixed and these presents to be signed and acknowledged in its name and behalf by ~~Stephanie J. Purdy~~ its duly elected and authorized ~~VICE PRESIDENT~~ VICE PRESIDENT this 21<sup>st</sup> day of JANUARY, 2004.

Wachovia Bank, N.A., as Indenture Trustee for Emergent Home Equity Loan Pass-Through Certificates, Series 1997-4

By: [Signature]  
Name: STEPHANIE J. PURDY  
Title: ASSISTANT VICE PRESIDENT

Witness: [Signature]  
Name: BRYON M. TWINN  
ASSISTANT VICE PRESIDENT

Witness: [Signature]  
Name: SANDI L. LEE  
TRUST SPECIALIST

STATE OF NORTH CAROLINA §  
COUNTY OF CLEVELAND §

On JANUARY 21<sup>st</sup>, 2004, before me the undersigned, a Notary Public in and for said state, personally appeared STEPHANIE J. PURDY, VICE PRESIDENT of Wachovia Bank, N.A., as Indenture Trustee for Emergent Home Equity Loan Pass-Through Certificates, Series 1997-4, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.  
(SEAL)

**OWENDOLYN H. CAROTHERS**  
CLEVELAND, NC  
My Commission Expires April 4, 2006

[Signature]  
Notary Public, State of NC

