

SEP 22 12 13 PM '04

INDEXING INSTRUCTIONS:

Lot 16, Confederate Ridge S/D

BK 482 PG 541
W.E. DAVIS CH. CLK.

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 is hereby acknowledged, the undersigned KEY BANK, U.S.A., N.A. (herein referred to as Grantor), does hereby sell, convey and specially warrant unto STEVE ANDERSON (herein referred to as Grantee), the following described property located and situated in DeSoto County, Mississippi, to-wit:

Lot 16, Confederate Ridge Subdivision, located in Section 35, Township 2 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 71, Page 21, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property.

TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has signed and sealed this Deed on this the 15th day of September 2004.

KEY BANK U.S.A., N.A.

BY: FIDELITY NATIONAL ASSET
MANAGEMENT SOLUTIONS, INC.
ITS ATTORNEY IN FACT

By 
Its Aviva J. Bush, Vice President

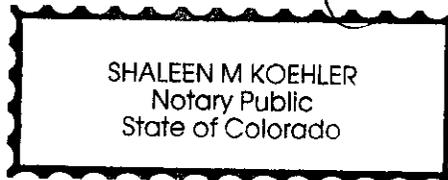
STATE OF ColoradoCOUNTY OF Jefferson

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Aviva J. Bush, Vice President, who acknowledged to me that he/she is the Aviva J. Bush, Vice President FIDELITY NATIONAL ASSET MANAGEMENT SOLUTIONS, INC., Attorney in Fact for KEY BANK U.S.A., N.A., and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 15th day of September 2004.

Shaleen M Koehler
NOTARY PUBLIC

My Commission Expires: 9.23.06



GRANTOR:

KEY BANK U.S.A., N.A.
C/O FIDELITY NATIONAL ASSET
MANAGEMENT SOLUTIONS, INC.
10385 WESTMOOR DRIVE, SUITE 100
WESTMINSTER, CO 80021
TELEPHONE: (720) 566-8607

GRANTEE:

STEVE ANDERSON
ADDRESS: 664 Confederate Rd
Lake Cormerant, MS
TELEPHONE: 662-429-2442
N/A

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
P. O. BOX 5278
JACKSON, MS 39296-5278
TELEPHONE: (601) 982-8504
MSB #2619

AFFIDAVIT

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned authority in and for said county and state, this day personally came and appeared _____, who being by me first duly sworn according to law says on oath as follows, to-wit:

1. I executed the foregoing document as _____ (title) of Fidelity National Asset Management Solutions, Inc., Attorney in Fact for Key Bank, U.S.A., N.A.

2. The power of attorney under which I executed the foregoing document is valid and in full force and effect, and I do not have any knowledge of termination of the power by revocation or of the death, disability or incapacity of Key Bank, U.S.A., N.A.

3 This affidavit is executed pursuant to the Uniform Durable Power of Attorney Act of the State of Mississippi, as set forth in Section 87-3-113, et seq. of the Mississippi Code of 1972, as amended, and to provide conclusive proof of the non-revocation and non-termination of the power of attorney under which the foregoing document was executed.

~~This property was acquired through foreclosure action, therefore, Seller has no knowledge~~



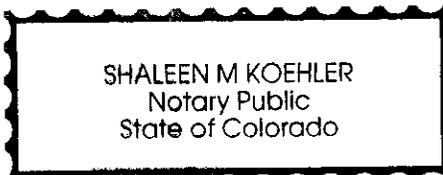
AFFIANT
Aviva J. Bush, Vice President

SWORN TO AND SUBSCRIBED BEFORE ME, this the 15th day of September



NOTARY PUBLIC

My Commission Expires: 9.23.20



AFFIDAVIT BY ATTORNEY IN FACT

**STATE OF COLORADO
COUNTY OF JEFFERSON**

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§

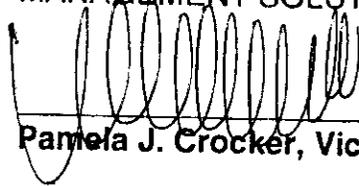
The undersigned as Vice President of Fidelity National Asset Management Solutions, being duly sworn on oath says:

Affiant is an Assistant Treasurer of the Attorney-in-Fact named in that certain Special Power of Attorney dated **3/30/04** executed by Michael Blair, Vice President of **KeyBank USA, NA** a corporation organized and existing in the State of New Jersey to Fidelity National Asset Management Solutions, having a principal office at 10385 Westmoor Drive, Suite 100, Westminster, CO 80021.

Said Power of Attorney attached hereto and made a part hereof for all purposes and being hereby deemed to be a true and accurate copy of the original.

1. Affiant does not have actual knowledge and has not received actual notice of the revocation or termination of the Power of Attorney by Grantor's, or notice of any facts indicating the same.

**FIDELITY NATIONAL ASSET
MANAGEMENT SOLUTIONS**

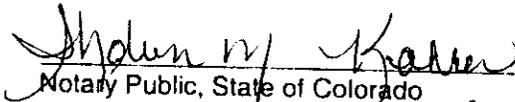


Pamela J. Crocker, Vice President

**STATE OF COLORADO
COUNTY OF JEFFERSON**

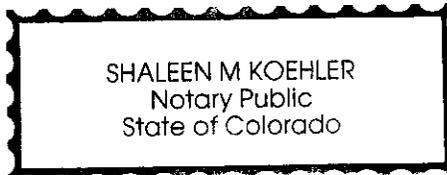
§
§

Subscribed and sworn to before me this the 16th day of Sept, 2004, by **Pamela J. Crocker, Vice President** of Fidelity National Asset Management Solutions.



Notary Public, State of Colorado

My Commission Expires: 9-23-06



BK0482PG0545

THIS IS CERTIFIED TO BE A TRUE AND CORRECT COPY

Return to: Fidelity Nat'l Asset Mgmt.
NICOLE COCHRAN
10385 Westminster Dr. Suite 100
Westminster, CO 80021

SPECIAL POWER OF ATTORNEY

Shenna R. Stoff

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, Key Bank USA with its principal office at 2 Gatchall Drive, Parsippany, NJ 07054, does hereby make, approve and appoint Fidelity National Asset Management Solutions, a corporation organized and existing under the laws of the United States of America, and having an office located at 1120 W. 122nd Ave, Westminster, CO 80234 its agent and attorney in fact, with full power and authority to act for it and on its behalf in the management and disposition of the real estate owned (REO) held by Key Bank USA has referred to said attorney in fact, on the following terms and conditions:

1. Said attorney in fact shall be authorized to do and perform, on behalf of Key Bank USA and in its place and stead, and with equal validity, any and all lawful acts, matters and things whatsoever requisite, necessary, proper or convenient to be done, as fully, to all intents and purposes, as Key Bank USA might or could do itself, with respect to the sale and disposition of such REO. Key Bank USA hereby authorizes and empowers the said attorney in fact to negotiate such terms of disposition as it shall deem satisfactory, and to make, sign, execute, acknowledge and deliver any and all contracts of sale, or any other agreements, deeds of conveyance and other documents in connection therewith.
2. This Special Power of Attorney shall be effective from the date of execution hereof until it is revoked in writing.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 30th day of March 2004.

ATTEST:

Key Bank USA

By: *[Signature]*
 Name: _____
 Title: REO Specialist

By: *Addie Fairfax Knight*
 Name: ADDIE FAIRFAX-KNIGHT
 Title: REO Supervisor

By: *[Signature]*
 Name: Michael Bican
 Title: Vice President

STATE OF New Jersey
COUNTY Morris County

)SS:

On this 4th day of May, 2004, before me, a Notary Public of the State of New Jersey, personally appeared Michael Bican known to me to be the person whose name is subscribed to the within Special Power of Attorney and to be the Vice President of the said Key Bank USA, and acknowledge that he/she executed same on behalf of the corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires:

EDWARD J. SMITH
Notary Public, State of New Jersey
My Commission Expires May 9, 2006

[Signature]
Notary Public