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Indexing Instructions: Lot #36, Section A, Edgewater Subdivision, Desoto County, Mississippi.

File Number: 2218-1343901 -RM

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, Citibank, N.A, by Chase Home Finance, LLC as Attorney in Fact, Does hereby sell, convey and warrant specially unto Jonathan Mark Gardner and Elizabeth O. Gardner, 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 #36, SECTION A, EDGEWATER SUBDIVISION, AS SHOWN ON DOCKET S, PLAT BOOK 64, PAGE 29 & 30, IN THE OFFICE OF THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, SAID LOT BEING IN SECTION 20, TOWNSHIP 3 SOUTH, RANGE 7 WEST, HERNANDO, MISSISSIPPI.

MORE COMMONLY KNOWN AS: 1428 PENDULUM DRIVE NORTH, HERNANDO, MS 38632

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.

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in any wise belonging, unto the said GRANTEE, its heirs or assigns forever, subject to, and excepting, current taxes and other assessments reservations in patents, and all easements, right-of way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record. GRANTOR does hereby bind itself and its successors and assigns to warrant and forever defend all and singular the said premises unto the said GRANTEE, its heirs and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof, through, or under GRANTOR, but not otherwise.

Prepa

WITNESS MY SIGNATURE this the 31st day of October, 2006 .

Seller Name: Citibank, N.A, by Chase Home Finance, LLC as Attorney In Fact

BY: [Signature]

Name & Title: Thomas H. Stanford, Vice President



STATE OF _____ CALIFORNIA
COUNTY OF _____

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this _____ day of _____, 2006, within my jurisdiction, the within named Thomas H. Stanford, Vice President, who acknowledged that (he) (she) is _____ of Chase Home Finance, LLC as Attorney In Fact of Citibank, N.A., a _____ corporation, and that for and on behalf of the said corporation, and its act and deed (he) (she) executed the above and forgoing instrument, after having first been duly authorized so to do.

[Signature]
Notary Public

My Commission Expires: _____

(Affix official seal, if applicable)

Grantors Address;

Citibank, N.A., by Chase Home Finance,
10790 Rancho Bernardo Rd.
San Diego, CA 92127
619-594-2046
215-257-0604

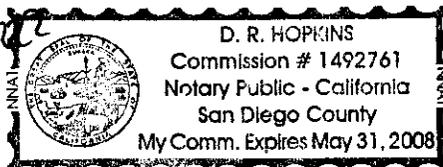
Grantee's Address:

Jonathan Mark Gardner and Elizabeth O. Gardner
1428 Pendulum Dr. N.
Hernando Ms 38632
901-870-7083
901-461-8246

Prepared By and Return To:
Collins & Associates, PLLC.
4780 1-55 North Ste 400
Jackson, MS 39211
(800) 682-0088
MSB: 6394

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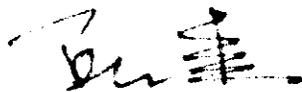
601-306-1722



**CHASE HOME FINANCE LLC
INCUMBENCY CERTIFICATE**

I HEREBY CERTIFY that I am a Manager of Chase Home Finance LLC ("CHF") and that the following individuals, holding the titles set forth opposite their name, is a duly elected officers of CHF and are authorized to execute documents related to the sale of mortgage loans and real property including lien releases, satisfactions, assignments of mortgage and modifications on behalf of CHF.

Ramona Marchand	Assistant Secretary
Elizabeth Smith	Assistant Secretary
Melba Arredondo	Assistant Secretary
Jenena Blackburn	Assistant Secretary
Thomas H. Stanford	Vice President
Greg Kisiel	Vice President
Summer Runningwolf-Wade	Assistant Secretary



Thomas M. Garvey, Manager

Dated: April 28, 2006

Recording Requested by:
Chase Home Finance LLC

When Recorded Mail to:
Chase Home Finance LLC
10790 Rancho Bernardo Rd.
San Diego, Ca 92127
Attn. REO Dept.#320

858-605-2046
215-257-0604

State: MISSISSIPPI

County: DESOTO

Space above this line reserved for Recorder's use

TITLE(S)

LIMITED POWER OF ATTORNEY

RECORDING REQUESTED BY

Chase Home Finance LLC
 Attention: REO Dept.
 PO Pox 509011
 San Diego, CA 92150-9944

LIMITED POWER OF ATTORNEY

Citibank, N.A., a national banking association and having an office for the conduct of business in New York, New York, solely in its capacity as trustee (in such capacity the "Trustee") under various Pooling and Servicing Agreements entered into from time to time between Chase Home Finance LLC ("Chase") as successor by merger to Chase Manhattan Mortgage Corporation, as Master Servicer, Chase Funding, Inc. ("CFI"), as Depositor, and the Trustee (each a "Pooling Agreement") pursuant to which CFI's Multi-Class Mortgage Pass-Through Certificates are issued and not in its individual corporate capacity, hereby constitutes and appoints Chase pursuant to Section 8.02 (a) of the applicable Pooling Agreement, as its true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or in facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (vii) below relating to certain mortgage loans (the "Loans") owned by the undersigned, as Trustee, as serviced by Chase. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt, Co-ops and other forms of Security Instruments (collectively the "Security Instruments") and the notes secured thereby (the "Notes").

- i. The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned, as Trustee,
- ii. The Extension and/or Renewal of Financing Statements in the name of the undersigned, as Trustee,
- iii. The Satisfaction, Assignment and/or Release of Security Instruments and/or Financing Statements in the name of the undersigned, as Trustee, or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- iv. The Modification and/or Partial Release of Security Instruments,
- v. The Assumption of Security Instruments and the Notes Secured thereby,
- vi. The right to collect, accelerate, initiate suit on and/or foreclose all loans, and,
- vii. The right to manage, sell, convey or transfer the real and/or personal property specified in the Security Instruments.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact full power and authority to appoint by subsequent power of attorney a subservicer (a "Subservicer") to act in its

stead so long as the Trustee is given prior notice of such appointment. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power-of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

This power of attorney has been executed and is effective this June 12, 2006 and the same and any subsequent limited power of attorney given to any Subservicer shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- i. the supervision or termination of Chase as Master Servicer with respect to the Loans serviced under all of the Pooling Agreements,
- ii. the transfer of servicing from Chase to another Master Servicer with respect to the Loans serviced under all the Pooling Agreements,
- iii. the appointment of a receiver or conservator with respect to the business of the attorney-in-fact or Chase, or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by the attorney-in-fact, Chase, or any of their creditors.

Notwithstanding the foregoing, the power and the authority given to either said attorney-in-fact or any Subservicer under this Limited Power of Attorney shall be revoked with respect to a particular Pooling Agreement and the Loans subject thereto upon the occurrence of:

- i. the suspension or termination of Chase as Master Servicer under such Pooling Agreement; or
- ii. the transfer of servicing under such Pooling Agreement from Chase to another Master Servicer.

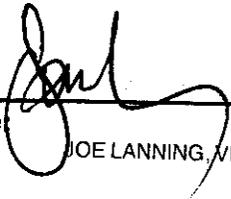
Nothing contained herein shall be deemed to amend or modify the related Pooling Agreements or the respective rights, duties or obligations of the Trustee or Chase thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder. If this limited power of attorney is revoked or terminated for any reason whatsoever, a limited power of attorney given by the Chase shall be deemed to be revoked or terminated at the same time.

This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to Chase for the Loans, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.

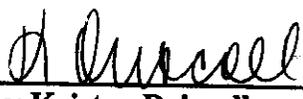
This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to Chase for the Loans, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.

**Chase Home Finance LLC
As Master Servicer**

**Citibank, N.A.,
as Trustee as aforesaid
and not individually**



Name:
Title: JOE LANNING, VICE PRESIDENT



Name: Kristen Driscoll
Title: Vice President

