

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, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **JPMorgan Chase Bank, N.A., as Trustee successor in interest to Bank One, N.A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact** by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto **Lloyd McCleod and Donna McCleod**, GRANTEE(S), that certain land and property situated and being in DeSoto County, Mississippi, to-wit:

SEE EXHIBIT "A" ATTACHED

SEE EXHIBIT " B " ATTACHED

"Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise"

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and


RETURN TO:
HOME-LAND TITLE
933 NORTH STREET
JACKSON, MISSISSIPPI 39208

(6) Any conditions that would be revealed by a physical inspection and survey of the Property

WITNESS my signature this the 6th day of February, 2006.

JPMorgan Chase Bank, N.A., as Trustee successor in interest to Bank One, N.A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact



BY: [Signature]
ITS: JOSEPH HILLERY
Director

STATE OF Florida
COUNTY OF Orange

Personally appeared before me, the undersigned authority in and for the said county, and state on this 6th day of February, 2006, within my jurisdiction, the within named **JOSEPH HILLERY**, who acknowledged that he is Director for JPMorgan Chase Bank, N.A., as Trustee successor in interest to Bank One, N.A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact, and that for and on behalf of said corporation and as the act and deed of said corporations, she executed the above and foregoing instrument after first having been duly authorized by JPMorgan Chase Bank, N.A., as Trustee successor in interest to Bank One, N.A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact so to do.

Given under my hand and official seal, this the 6th day of February, 2006.


NOTARY PUBLIC

BK 550 PG 605

MY COMMISSION EXPIRES:



Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

GRANTOR:

2100 Southbridge Parkway, Ste. 585
Birmingham, Al. 35209

GRANTEE:

8403 Southhaven Circle West
Southaven, Miss. 38671

PHONE: (205) 877-9173

PHONE: (901) 603-7941

Document Prepared by and return to:

Brad D. Wilkinson

Wilkinson Law Firm, P.C.

953 North Street

Jackson, MS 39202

(601) 948-3595

3

After Recording return to:
Name
Address

POA#: 1870

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **THE BANK OF NEW YORK**, having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoint Ocwen Loan Servicing, LLC, to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with attached Exhibit "A" on behalf of the Bank:

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 of 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 and modification agreements.
5. The full or partial 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 related Mortgage Note, in connection with the repurchase 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 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;

(4)

c. 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; and

9. to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

IN WITNESS WHEREOF, The Bank of New York, as Trustee, pursuant to the applicable agreement (Please see the attached Exhibit "A") among the Depositor, the Servicer, and the Trustee, and these present to be signed and acknowledged in its name and behalf by Patrick Tadie its duly elected and authorized Managing Director this 28th day of November, 2006.

The Bank of New York

By: [Signature]
Name: Patrick Tadie
Title: Managing Director

By: [Signature]
Name: Mark W. McDermott,
Title: Vice President

Witness: [Signature]
Printed Name: Nadezhka Thomas

Witness: [Signature]
Printed Name: Andrew Cooper

Exhibit B

- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, 2001-BC3
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, 2001-BC5
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, 2001-BC6
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, 2002-BC1
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC4
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC7
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates Series 1999-BC1
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 1998-8
- Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 1999-SP1
- Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-AM1
- Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-BC3



I hereby certify this document to be a true, correct and complete copy of the record ⁷⁴ filed in my office. Dated this 16 day of January 2007
 By Eva Archer
 Deputy Clerk

BEING A TRACT OR PARCEL OF LAND
SITUATED IN De Soto
COUNTY, MISSISSIPPI, AND BEING
MORE PARTICULARLY DESCRIBED
AS FOLLOWS TO WIT.

Exhibit A

Home-Land Title & Abstract File J-608179

LOT 908, SECTION C, SOUTHAVEN SUBDIVISION, IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGES 19-22, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RETURN TO:
HOME-LAND TITLE
953 NORTH STREET
JACKSON, MISSISSIPPI 39202