

INDEXING INSTRUCTIONS:
Lot 38, Section C, Stonehedge Place
S/D, in Section 29, T1S, R7W,
DeSoto County, Mississippi.

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 **THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE** (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **HANY BKHITE AND NATASHA BKNITE**, (herein referred to as Grantees), as joints tenants with full rights to survivorship and not as joint tenants in common, the following described property located and situated in DESOTO County, Mississippi, to-wit:

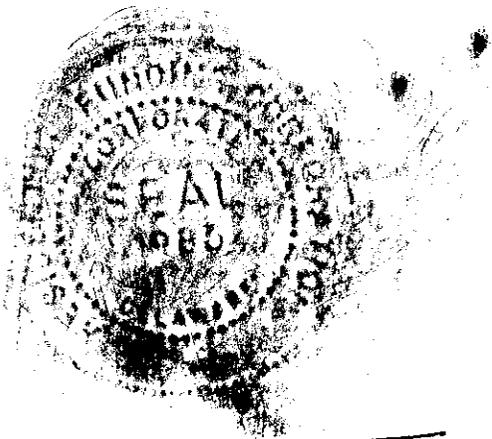
Lot 38, Section C, Stonehedge Place Subdivision, in Section 29, Township 1 South, Range 7 West, as shown by plat of record on Plat Book 40, Page 13, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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 executed this Deed on this the 23 day of October 2007.

Prepared By And Return To:
Realty Title
1326 Goodman Road
Southaven, MS 38671
(662) 536 - 1770



THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE, N.A., BY: RESIDENTIAL FUNDING LLC, FKA RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT

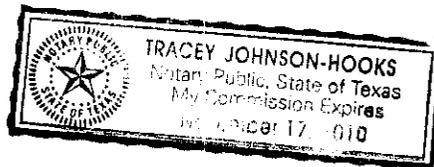
By [Signature]
Its Vice President
POWER OF ATTORNEY RECORDED IN
Book 94, Page 374

STATE OF TEXAS

COUNTY OF DALLAS

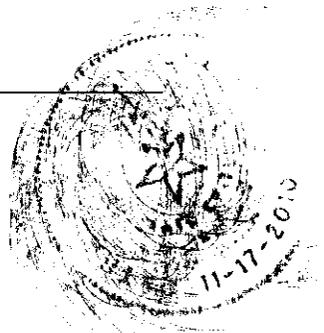
PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Patrick McClain, who acknowledged to me that he/she is the VP of RESIDENTIAL FUNDING LLC, FKA RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT FOR THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE, 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 23 day of October 2007.



[Signature]
NOTARY PUBLIC

My Commission Expires: 11-17-10



GRANTOR:

THE BANK OF NEW YORK TRUST
COMPANY, N.A., AS SUCCESSOR TO
JP MORGAN CHASE BANK, N.A., AS TRUSTEE
BY: RESIDENTIAL FUNDING LLC
FKA RESIDENTIAL FUNDING CORPORATION
ITS ATTORNEY IN FACT
9350 WAXIE WAY, SUITE 100
SAN DIEGO, CA 92123
TELEPHONE: (800) 750-0011

GRANTEE:

HANY BKHITE AND NATASHA BKHITE
ADDRESS: 7260 Stonegate Blvd.
Southaven, MS 38671
TELEPHONE: 901-548-8080 N/A

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
P. O. BOX 5278
JACKSON, MS 39296-5278
TELEPHONE: (601) 982-8504
FCH-772

AFFIDAVIT

STATE OF TEXAS

COUNTY OF DALLAS

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

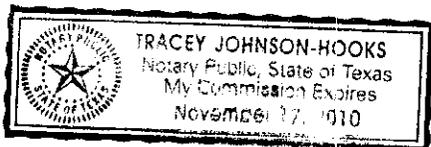
1. I executed the foregoing document as Vice President (title) of Residential Funding LLC, FKA Residential Funding Corporation, Attorney in Fact for The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as Trustee.

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 The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as Trustee.

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.

[Signature]
AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME, this the 23 day of October 2007



[Signature]
NOTARY PUBLIC



[Signature]
My Commission Expires: 11/17/10