

PREPARED BY AND RETURN TO
REALTY TITLE
2306 East Parkway
Hernando, MS 38632
(662) 429-2680 FAX (662) 429-6100

12/05/07 9:58:49
BK 574 PG 126
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared By:

Record and Return To:

LandCastle Title, LLC
810 Crescent Centre Drive, Suite 280
Franklin, TN 37067
File #: NSR-071101543A

State of Mississippi
County of DESOTO

1/03/08 11:06:53
BK 575 PG 690
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Bank of New York as Successor in Interest to JPMorgan Chase Bank, N.A. as Trustee CDC 2004-HE3, , (hereinafter called "Grantor") does hereby sell, convey, specially warrant and deliver unto Christina Needham and Gene Needham (hereinafter called "Grantee"), the following described property situated in DESOTO County, Mississippi, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION

Commonly known as: 5080 PARK PLACE, HORN LAKE, MS, 38637

This conveyance is made subject to any and all reservations, restrictions, easements, exceptions, covenants and conditions of record, including any mineral, oil or gas reservations and any covenants or restrictions of record.

Taxes for the current year have been pro-rated as of this date and are hereby assumed by the Grantee herein.

This conveyance is also subject to zoning and/or other land use regulations promulgated be federal, state of local governments affecting the use of occupancy of the subject property.

Address of Grantee: 5080 PARK PLACE

HORN LAKE, MS 38637

Phone Number: 317-648-1333/317-201-9587

Address of Grantor: Countrywide Home Loans, Inc
7105 Corporate Dr., PTX C3-30, Plano, Tx 75024

Phone Number: 972-526-3351

Page 1 of 2

RE: 5080 PARK PLACE, HORN LAKE, MS 38637
REO # 194613/ 22223992 Upchurch

am

(Continuation of Special Warranty Deed)

WITNESS THE SIGNATURE of the Grantor on this 20th day of November, 2007.

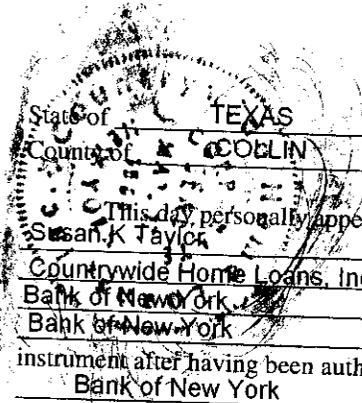
Seller(s):

Bank of New York as Successor in Interest to JPMorgan Chase Bank, N.A. as Trustee CDC 2004-HE3 by Countrywide Home Loans, Inc as attorney in fact

By: Susan K Taylor

Name: Susan K Taylor

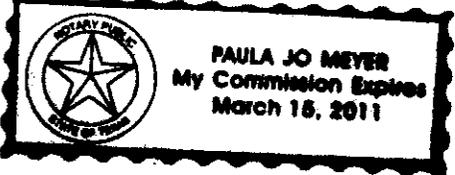
Its: Assistant Secretary



State of TEXAS
County of COELIN

This day personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid Susan K Taylor who acknowledged to me that she/he is Assistant Secretary of Countrywide Home Loans, Inc, the attorney-in-fact for Bank of New York and that in its capacity as attorney-in-fact for Bank of New York she/he executed, signed and delivered the above and foregoing instrument after having been authorized by Countrywide Home Loans Inc and Bank of New York to do so.

Given under my hand and seal this the 20th day of November, 2007.



Paula Jo Meyer
Notary Public for the State of TEXAS
My Commission Expires: _____

*** USE THIS PAGE WHEN GRANTOR IS REPRESENTED THROUGH POWER OF ATTORNEY ***

RE: 5080 PARK PLACE, HORN LAKE, MS 38637
REO # _____

Legal Description Exhibit

Lot 123, Section B, Apple Creek North Subdivision, located in Section 2 and 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 45, Page 18 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

07100175