

**WELLS/LUTZ**

Indexing Instructions:  
LOT 2, PHASE 1, ESTATES OF SOUTHERN  
TRAILS SUBDIVISION, SEC 16, T2S, R6W,  
DESOTO CO, MS

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned Wells Fargo Bank N.A., as Trustee for Option One Mortgage Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1, does hereby grant, bargain, sell, convey and specially warrant unto **ROBERT COURTNEY LUTZ AND JANET MAY LUTZ, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON**, the following described land lying and being situated in DESOTO County, Mississippi, to-wit:

**Lot 2, Phase 1, Estates of Southern Trails Subdivision, in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Plat 24, in the Office of the Chancery Clerk of Desoto County, Mississippi.**

Excepted from the warranty hereof are all restrictive covenants, easements, rights of way and mineral reservations of record affecting the described land and property.

The Grantor promises or covenants to defend title to the property from and against all lawful claims and demands of all persons claiming by, through or under Grantor and none other.

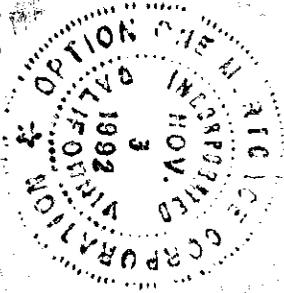
It is agreed and understood that the 2008 taxes have been prorated as of this date on an estimated basis and Grantor will not be responsible for any adjustment of taxes after this date.

*Adam Eden*

*POA in book 118  
Page 57*

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IN WITNESS WHEREOF, Wells Fargo Bank N.A., as Trustee for Option One Mortgage Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1, has caused this instrument to be signed in its name by its undersigned officer, on this the 24 day of July, 2008



OPTION ONE MORTGAGE CORPORATION  
ATTORNEY-IN-FACT FOR, Wells  
Fargo Bank N.A., as Trustee for  
Option One Mortgage Loan Trust 2007-  
1 Asset-Backed Certificates, Series  
2007-1

BY: [Signature]  
ITS: Meredith Dinkel  
Assistant Secretary

STATE OF CA  
COUNTY OF Orange

PERSONALLY appeared before me, the undersigned authority in and for the above mentioned ~~Assistant Secretary~~ Meredith Dinkel ~~Assistant Secretary~~, of the within named OPTION ONE MORTGAGE CORPORATION ATTORNEY-IN-FACT FOR, Wells Fargo Bank N.A., as Trustee for Option One Mortgage Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1, who acknowledged that She signed, sealed and delivered the above and foregoing instrument of writing on the day and year therein mentioned, for and on behalf of said corporation being so authorized to do in the premises.

WITNESS MY SIGNATURE AND OFFICIAL SEAL, this the 24th day of July, 2008.

[Signature]  
NOTARY PUBLIC

My Commission Expires: 10/21/11



Grantor: Wells Fargo Bank N.A. Irvine CA 92618  
PHONE: 949-955-1498

Grantee: 8924 Cameron Dr. Olive Branch MS 38654  
PHONE: (601) 662-662-7807

PREPARED BY AND RETURN TO:  
ADAMS & EDENS, P.A.  
2001 CREEK COVE  
Brandon MS 39042  
601 883-9562  
File #REO 1920  
8924 CAMERON ST OLIVE BRANCH