

INDEXING INSTRUCTIONS:

**Lot 200, Sec. E., Fairhaven Estates
S/D, 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 J P MORGAN CHASE BANK, N.A., AS TRUSTEE**, (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **JAMES L. HOUSTON and ELIZABETH A. HOUSTON** (herein referred to as Grantees) as joint tenants with full rights of survivorship and not as tenants in common, the following described property located and situated in DESOTO County, Mississippi, to-wit:

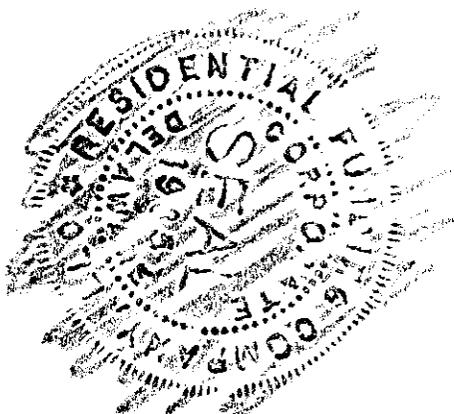
Lot 200, Section E, Fairhaven Estates Subdivision, Sections 2 and 3, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 74, Pages 17 and 18, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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.

*David
McBanan*

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this Deed on this the 30 day of Sept 2008.



THE BANK OF NEW YORK TRUST COMPANY N.A., AS SUCCESSOR TO J P MORGAN CHASE BANK, N.A. AS TRUSTEE, BY: RESIDENTIAL FUNDING COMPANY, LLC F/K/A RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT

By [Signature]
Its Sharmel Dawson-Tyau, VP

POWER OF ATTORNEY RECORDED IN BOOK 94, PAGE 374

STATE OF CA
COUNTY OF San Diego

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Sharmel Dawson-Tyau, who acknowledged to me that he/she is the VP of RESIDENTIAL FUNDING COMPANY, LLC F/K/A RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT FOR THE BANK OF NEW YORK TRUST COMPANY N.A., AS SUCCESSOR TO J P MORGAN CHASE BANK, N.A., AS TRUSTEE, and that for and on behalf of said company 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 30 day of Sept 2008.



[Signature]
NOTARY PUBLIC

My Commission Expires:

GRANTOR:

J P MORGAN CHASE BANK, AS TRUSTEE
BY: RESIDENTIAL FUNDING CO., LLC
9350 WAXIE WAY, SUITE 100
SAN DIEGO, CA 92123
TELEPHONE: (800) 750-0011

GRANTEE:

JAMES L. HOUSTON
ELIZABETH A. HOUSTON
ADDRESS: 10273 LOFTIN DRIVE
OLIVE BRANCH, MS 38654
TELEPHONE: 601-982-8509 N/A

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
1845 CRANE RIDGE DR
JACKSON, MS 39216
TELEPHONE: (601) 982-8504
MSB #2619
FCH-1092

AFFIDAVIT

STATE OF CA
COUNTY OF San Diego

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

1. I executed the foregoing document as _____ (title) of Residential Funding Company, LLC f/k/a Residential Funding Corporation, Attorney in Fact for The Bank of New York Trust Company N.A., as Successor to J P 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 J P 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 Sharmel Dawson-Lyau MP

SWORN TO AND SUBSCRIBED BEFORE ME, this the 30 day of Sept. 2008.



My Commission Expires:

[Signature]
NOTARY PUBLIC

