

**INDEXING INSTRUCTIONS:**  
**Lot 57, Kingston Estate Townhomes,**  
**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 MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY , N.A., AS SUCCESSOR TRUSTEE TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE** (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **WENDY HOU**, (herein referred to as Grantee), the following described property located and situated in the DESOTO County, Mississippi, to-wit:

Lot 57, Kingston Estates Townhomes Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 73, Page 2-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 13 day of November 2008.

*W. E. Davis*



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

By *[Signature]*  
Its Sharmel Dawson-Tyau, PMJO  
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 PMJO of RESIDENTIAL FUNDING COMPANY LLC, FKA RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT FOR THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TRUSTEE 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 13 day of November 2008.

*Patricia Flores*  
NOTARY PUBLIC

My Commission Expires:



**GRANTOR:**

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

**GRANTEE:**

WENDY HOU  
ADDRESS: 671 Walker Rd  
Jackson MS. 38305  
TELEPHONE: ~~901~~ 731-695-0462  
N/A

**PREPARED BY:**

DAVID K. MCGOWAN  
ATTORNEY AT LAW  
P. O. BOX 5278  
JACKSON, MS 39296-5278  
TELEPHONE: (601) 982-8504  
FCH-1302

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-Tyau, who being by me first duly sworn according to law says on oath as follows, to-wit:

1. I executed the foregoing document as PMO (title) of RESIDENTIAL FUNDING COMPANY LLC, FKA RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT FOR THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TRUSTEE 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 MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TRUSTEE 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 Sharmel Dawson-Tyau, PMO

SWORN TO AND SUBSCRIBED BEFORE ME, this the 13 day of November 2008.

[Signature]  
NOTARY PUBLIC



My Commission Expires:

