

BC
BC

) INDEX: LOT 142, SECTION A, LAKE FOREST
) SUBDIVISION, S-36/ T-1-S/R-9-W,
) DESOTO COUNTY, MISSISSIPPI.
)
)
)

This document prepared by (and after recording return to):

Name: U.S. Bank N.A., as Trustee
for the registered holders of
Asset Backed Certificates,
Series 2005-HE4
Firm: c/o U. S. Land Title of
Mississippi, LLC
Address: 1900 The Exchange Building
500
Atlanta GA 30339
Phone: (770) 977-0933
Loan No. 38118824
USLT No. 85009276

Other File No. 080076309

**Above This Line Reserved
For Official Use Only**

**STATE OF MISSISSIPPI
COUNTY OF DESOTO**

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact**, by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto **L David Lindsay, GRANTEE(S)**, that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit: **Lot 142, Section "A", Lake Forest Subdivision, as situated in Section 36, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 1-4, in the office of the Chancery Clerk of DeSoto County, Mississippi.**

*Home Land Title
PO Box 321408
Floward, Ms 39232*

Also known as 6720 HICKORY CREST DRIVE EAST, WALLS, MS 38680

Parcel ID #: 1097-3601.0-00142.00

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 595 at Page 710 in the aforesaid County and State.

“Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise”

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the “Property”);
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions that would be revealed by a physical inspection and survey of the Property

WITNESS my signature this the 11 day of December,
2008.

U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact



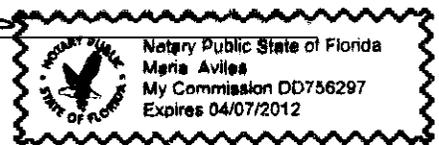
BY: *Joseph Hillery*
ITS: JOSEPH HILLERY
Director

STATE OF FLORIDA
 COUNTY OF ORANGE

Personally appeared before me, the undersigned authority in and for the said county, and state on this 11 day of December 2008, within my jurisdiction, the within named **JOSEPH HILLERY**, who acknowledged that he is Director for **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** for U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, and that for and on behalf of said corporation and as the act and deed of said corporations, she executed the above and foregoing instrument after first having been duly authorized by U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 so to do.

Given under my hand and official seal, this the 11 day of December, 2008

[Signature]
 NOTARY PUBLIC



MY COMMISSION EXPIRES: _____

Tax ID No.: 1097-3601.0-00142.00	
Transfer Tax: \$	
Return to after recording:	Send new tax bills to:
U.S. Land Title of Mississippi, LLC	L David Lindsay
1900 The Exchange Building 500	<u>6720 Hickory Crest Dr. E.</u>
Atlanta, GA 30339 <u>770-977-0933</u>	<u>Walls Ms 38680</u>
File No: 85009276	<u>N/A N/A</u>
Client No.: 38118824	
Other No: 080076309	

Document prepared by:	
Brad D. Wilkinson <u>601-948-3595</u>	
Wilkinson Law Firm, P.C.	
511 Keywood Circle	
Flowood, MS 39232	

When recorded return to:
Ocwen Loan Servicing, LLC
Attn: Johnna Miller
1661 Worthington Rd, Ste 100
West Palm Beach, FL 33409

POA #1843

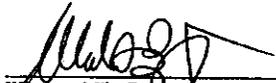
SPACE ABOVE THIS LINE FOR RECORDER'S USE

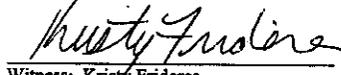
LIMITED POWER OF ATTORNEY

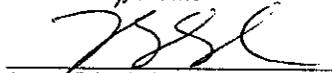
U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 60 Livingston Ave, Corporate Trust, 3rd Floor, St. Paul, MN 55107 hereby constitutes and appoints Ocwen Loan Servicing, LLC f/k/a Ocwen Federal Bank FSB as Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Ocwen Loan Servicing, LLC f/k/a Ocwen Federal Bank FSB, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreement, and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or the Holder, as such terms are defined in the related servicing agreement. This Power of Attorney is being issued in connection with Ocwen Loan Servicing, LLC f/k/a Ocwen Federal Bank FSB's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of security instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

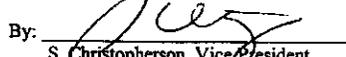
Witness my hand and seal this July 25, 2005.

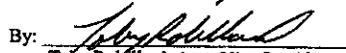

Witness: Mike Beheston


Witness: Kristy Frideres


Attest: Brian Giel, Trust Officer

U.S. Bank National Association, as Trustee

By: 
S. Christopherson, Vice President

By: 
Toby Robillard, Asst. Vice President

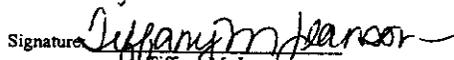
FOR CORPORATE ACKNOWLEDGMENT

State of Minnesota

County of Ramsey

On this 25th day of July, 2005, before me, the undersigned, a Notary Public in and for said County and State, personally appeared S. Christopherson, Toby Robillard and Brian Giel, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Asst. Vice President and Trust Officer, respectively of U.S. Bank National Association, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

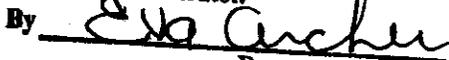
Signature 
Tiffany M. Jeanson



My commission expires: 1/31/2009



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 13th day of November 2008 Bertha Henry, County Administrator.

By 
Deputy Clerk

Home-Land Title & Abstract File J-808703

LOT 142, SECTION "A", LAKE FOREST SUBDIVISION, AS SITUATED IN SECTION 36, TOWNSHIP 1 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGE 1-4, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

**RETURN TO
HOME-LAND TITLE
P.O. BOX 321408
FLOWOOD, MS 39232**