

**SPACE ABOVE THIS LINE FOR RECORDING USE ONLY**

**STATE OF MISSISSIPPI  
COUNTY OF DeSoto**

**95001421**

Prepared by and Return to:  
**Brad D. Wilkinson, Esq.**  
Wilkinson Law Firm, P.C.  
511 Keywood Circle  
P.O. Box 321408  
Flowood, MS 39232  
601-948-3595

Loan No. **31222821**  
USLT No. 95001421

**GRANTOR:**

The Bank of New York Mellon, as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3  
**12650 INGENUITY DRIVE  
ORLANDO, FL 32826  
770-977-0933 NA**

**GRANTEE:**

Real Home Solutions, LLC  
**3449 COBBLESTONE S  
SOUTHAVEN, MS 38672  
662-996-3010 NA**

**INDEXING INSTRUCTIONS:**

**Lot 2673, Southaven West Subdivision, DeSoto County, MISSISSIPPI**

**SPECIAL WARRANTY DEED**

## 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, **The Bank of New York Mellon, as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, 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 **Real Home Solutions, LLC**, GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

**Lot 2673, Section M in Section M in Southaven West Subdivision, in Section 27, Township 1 South, Range 9 West, City of Southaven, DeSoto County, Mississippi, as shown on plat of record in Plat Book 4, Pages 52 and 53 in the Chancery Clerk's Office of DeSoto County, Mississippi.**

**Also known as 7666 Cherry Valley, SOUTHAVEN, Mississippi 38671  
Parcel ID #: 1088-2705-2673**

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 605 at Page 301 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 21st day of July, 2009.



**The Bank of New York Mellon, as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3 by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact**

BY: [Signature]  
 Title: Keith Chapman REO Manager  
 ITS: \_\_\_\_\_

STATE OF FLORIDA  
 COUNTY OF ORANGE

Personally appeared before me, the undersigned authority in and for the said county, and state on this 21st day of July, 2009, within my

jurisdiction, the within named Keith Chapman, who  
 acknowledged that he is REO Manager for **Ocwen Loan Servicing,  
 LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** for The  
 Bank of New York Mellon, as Trustee for Structured Asset Securities Corporation,  
 Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series  
 2002-BC3, 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 The Bank of New York Mellon, as Trustee for Structured Asset  
 Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through  
 Certificates, Series 2002-BC3 so to do.

Given under my hand and official seal, this the 21<sup>st</sup> day of  
July, 2009

Jewett Simpson  
 NOTARY PUBLIC

NOTARY PUBLIC-STATE OF FLORIDA  
 **Jewett Simpson**  
 Commission # DD454732  
 Expires: JULY 25, 2009  
 Bonded Thru Atlantic Bonding Co., Inc.

MY COMMISSION EXPIRES: \_\_\_\_\_

Tax ID No.: 1088-2705-2673	
Transfer Tax: \$	
<b>Return to after recording:</b>	<b>Send new tax bills to:</b>
Home Land Title	Real Home Solutions, LLC
P.O. Box 321408	3449 Cobblestone S
Flowood, MS 39232-3019	Southaven MS 38672
601-948-3595	662-996-3010
File No: 95001421	
Client No.: 31222821	
Other No: 312228211 03232009	

## **Exhibit A**

Home-Land Title & Abstract File J-902897

LOT 2673, SECTION M IN SECTION M IN SOUTHAVEN WEST SUBDIVISION, IN SECTION 27, TOWNSHIP 1 SOUTH, RANGE 8 WEST, CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 4, PAGE 52 AND 53 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI

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