

12/02/09 2:47:59 SS
OK W BK 622 PG 561 SS
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPACE ABOVE THIS LINE FOR RECORDING USE ONLY

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

95003395

Prepared by and Return to:

* **Almon M. Ellis, Jr (MS BAR # 101914) Loan No. 101062230**
Select Title and Escrow USLT No. 95003395
7145 Swinnea Rd, suite 2
Southaven, MS 38671
(662) 349-3930
09-1203

GRANTOR:

U.S. BANK N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS
OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1
12001 Science Drive, Suite 110B
Orlando, Florida 32826
770-977-0933

GRANTEE:

Deborah M. Light And Claude D. Light
7311 Sunflower Cove
Southaven MS 38671
901-833-1514 - H
901-346-4400 - WK.

INDEXING INSTRUCTIONS:

Lot 35, Section B, Flower Creek Subdivision, S-30 T-1-S, R-7-W, DeSoto COUNTY,
MISSISSIPPI PER PLAT BOOK 24, PAGE 46

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, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1, 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 **Deborah M. Light And Claude D. Light AS TENANTS BY THE ENTIRETY WITH FULL RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, GRANTEE(S)**, that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

**Land situated in DeSoto County: Mississippi to wit:
Lot 35, Section B, Flower Creek Subdivision, situated in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 24, Page 46, in the Office of the Chancery Clerk of DeSoto County Mississippi.**

**Also known as 7311, Sunflower Cove, SOUTHAVEN, Mississippi 38671
Parcel ID #: 1079300800003500**

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 24 at Page 46 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 25 day of Nov, 2009.

U.S. BANK N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 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 25 day of Nov, 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 U.S. BANK N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1, 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, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 so to do.

Given under my hand and official seal, this the 25 day of Nov, 2009.

Jewett Simpson
 NOTARY PUBLIC

NOTARY PUBLIC-STATE OF FLORIDA
 Jewett Simpson
 Commission # DD897970
 Expires: JULY 25, 2013
 BONDED THRU ATLANTIC BONDING CO., INC.

MY COMMISSION EXPIRES: _____

Tax ID No.: 1079300800003500	
Transfer Tax: \$	
Return to after recording:	Send new tax bills to:
Select Title and Escrow	Deborah M. Light And Claude D. Light
7145 Swinnea Rd, suite 2	
Southaven, MS 38671	Mississippi
File No: 95003395	BancorpSouth Bank
Client No.: 101062230	P. O Box 3790
Other No: 1010622301_08032009	Tupelo, MS 38803-3790