

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

**STATE OF FLORIDA  
COUNTY OF ORANGE**

Prepared by and Return to:

**Almon M. Ellis, Jr (MS BAR # 101914)**

Loan No. **319718311**

Select Title and Escrow

File No. **SR1003-MS-101389**

7145 Swinnea Rd, suite 2

Southaven, MS 38671

(662) 349-3930

10-10 38

**GRANTOR:**

The Bank of New York Mellon, as Trustee for the registered holders of the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003- AM1

**12001 Science Drive, Suite 110B**

**Orlando, Florida 32826**

**770-977-0933**

**GRANTEE:**

Stephen M. Lee

8924 SWEET FLAG LOOP  
SOUTHAVEN MS 38671

646 436-1882

901-382-3709

**INDEXING INSTRUCTIONS:**

Lot 58, Section B-3, North Creek Subdivision, in Section 20, Township 1 South, Range 8 West, DeSoto County, as per Plat thereof recorded in Plat Book 69, Page 25, in the Office of the Chancery Court Clerk's Office of 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, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **The Bank of New York Mellon, as Trustee for the registered holders of the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003- AM1, 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 **Stephen M. Lee**, GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

**Lot 58, Section B-3, North Creek Subdivision, in Section 20, Township 1 South, Range 8 West, DeSoto County, as per Plat thereof recorded in Plat Book 69, Page 25, in the Office of the Chancery Court Clerk's Office of Desoto County, Mississippi.**

**IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.**

**Also known as 8924 Sweet Flag Loop, Southaven, MS 38671**

**Parcel ID #: 1084-2007.0-00058.00**

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 623 at Page 754 in the aforesaid County and State Mississippi .

“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 \_\_\_\_\_ day of APR 07 2010, 20\_\_\_\_.



The Bank of New York Mellon, as Trustee for the registered holders of the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003-AM1

BY: \_\_\_\_\_

Title:

ITS: Robert Kaltenbach, Senior Manager

**STATE OF FLORIDA**  
**COUNTY OF ORANGE**

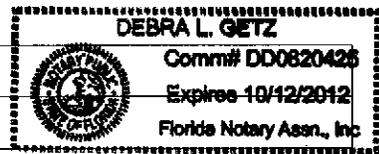
Personally appeared before me, the undersigned authority in and for the said county, and state on this \_\_\_\_\_ day of APR 07 2010, within my jurisdiction, the within named Robert Kaltenbach, Senior Manager, who acknowledged that he is \_\_\_\_\_ for **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** for The Bank of New York Mellon, as Trustee for the registered holders of the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003- AM1, 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 the registered holders of the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003- AM1 so to do.

Given under my hand and official seal, this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

APR 07 2010

NOTARY PUBLIC *Debra L. Getz*

MY COMMISSION EXPIRES:



Tax ID No.: <del>1-08-8-33-05-0-02355-00</del> 1084-2007.0-00058.00	
Transfer Tax: \$	
<b>Return to after recording:</b>	<b>Send new tax bills to:</b>
Select Title and Escrow	Stephen M. Lee
7145 Swinnea Rd, suite 2	
Southaven, MS 38671	
File No: SR1003-MS-101389	
Client No.: 319718311	
Other No:	

When Recorded Mail To:  
Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236

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481294-2

## POWER OF ATTORNEY

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**KNOW ALL MEN BY THESE PRESENTS**, that the undersigned, **THE BANK OF NEW YORK MELLON**, having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoint **Owen Loan Servicing, LLC** to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with **Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-AM1**, on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;

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e. the taking of a deed in lieu of foreclosure; and

f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

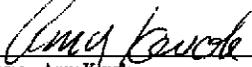
This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

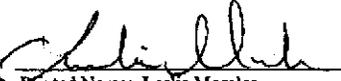
All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

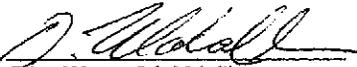
IN WITNESS WHEREOF, The Bank of New York Mellon, f/k/a, The Bank of New York as Trustee, pursuant to that Pooling and Servicing Agreement among the Depositor, the Servicer, and the Trustee, dated as of April 1, 2003 and these present to be signed and acknowledged in its name and behalf by Melissa J. Adelson its duly elected and authorized Managing Director by August 4, 2009.

The Bank of New York Mellon, f/k/a, The Bank of New York, as successor to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-AM1

By:   
Name: Melissa J. Adelson  
Title: Managing Director

By:   
Name: Amy Kwok  
Title: Senior Associate

Witness:   
Printed Name: Leslie Morales

Witness:   
Printed Name: Orly Mahall

