

5/07/10 11:30:30
OK W BK 633 PG 5
DESDOTO COUNTY, MS
W-E. DAVIS, CH CLERK

This Instrument Prepared By:
Charles B. Griffith
Attorney at Law, MS Bar No. 102008
108 Harding Place, Suite 203
Nashville, Tennessee 37205
615.457.2931 (telephone)
(Deed Preparation Only)

Record and Return To:
LandCastle Title
810 Crescent Centre Drive
Suite 280
Franklin, Tennessee 37067
LOT File No: MSR-100400117A
(Examiner of Title)

PREPARED BY AND RETURN TO
REALTY TITLE
2396 East Parkway
Hernando, MS 38632
(662) 429-2680 FAX (662) 429-5100

STATE OF Texas)
COUNTY OF Collin)

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ten dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC10, ("Grantor," hereinafter) does hereby sell, assign, convey, specially warrant, and deliver unto CLINT L. GOWEN AND CARLA P. GOWEN* ("Grantee," hereinafter), the following described property situated in DESOTO County, Mississippi, and being more particularly described as follows:

*As tenants by the entirety with full rights of survivorship
LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND
MADE A PART HEREOF BY REFERENCE

Commonly known as street address: 2857 Summit Drive, Hernando, MS 38632

Indexing Instructions: Lot 23, Lee's Summit, Sec. 17, T3S, R7W, Bk. 82, Pg. 5, DeSoto County, MS

Grantor Name and Address:
Bank of New York Mellon
555 California Street
San Francisco, CA 94111
Phone No. 1: -
Phone No. 2: 615-503-9901

Grantee Name and Address:
Clint L. & Carla P. Gowen
2857 Summit Drive
Hernando, MS 38632
Phone No. 1: 901-487-8086
Phone No. 2: 901-486-9105

This conveyance is made subject to any and all reservations, restrictions, easements, exceptions, covenants and conditions of record, including any mineral, oil, or gas reservations and any covenants

Property Address:
2857 Summit Drive
Hernando, MS 38632

or restrictions of record. Taxes for the current year have been pro-rated as of this date and are hereby assumed by the Grantee herein. This conveyance is also subject to zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use of occupancy of the subject property.

WITNESS THE SIGNATURE of the Grantor on this 20 day of April, 2010

GRANTOR:

The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-OC10, Mortgage Pass-Through Certificates, Series 2006-OC10

BY:

BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, Attorney in Fact

BY:



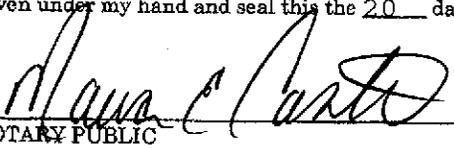
Walid M Mouneimne Asst Secretary
(Print Signer's Name and Title/Capacity)

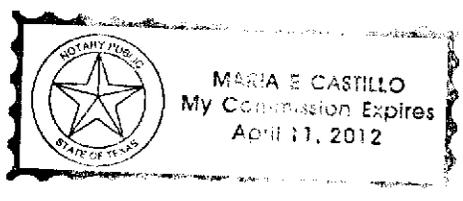
ACKNOWLEDGMENT

STATE OF Texas)
COUNTY OF Collin)

THIS DAY personally appeared before me, the undersigned authority in and for the said County and State, within my jurisdiction, the within-named Walid M Mouneimne (Signer) who acknowledged to me that s/he is the Asst Secretary (title/capacity) of BAC Home Loans (Signer's company name), the Attorney in Fact for The bank of new York Mellon FKA the bank of New York, as Trustee (Grantor) and that in its capacity as Attorney in Fact for Grantor s/he executed, signed, and delivered the above and foregoing instrument after having been authorized by BAC Home Loans (Signer's company name) and Grantor to do so.

Given under my hand and seal this the 20 day of April, 2010


NOTARY PUBLIC
My Commission Expires:



Property Address:
2857 Summit Drive
Hernando, MS 38632

EXHIBIT "A"
(Legal Description)

LOT 23, LEE'S SUMMIT, SITUATED IN SECTION 17, TOWNSHIP 3, SOUTH, RANGE 7 WEST,
DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 82,
PAGE 5, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Property Address:
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Hernando, MS 38632