

DL 12/06/10 10:29:47
DK W BK 647 PG 738
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

DL

Prepared by and Return to: The Law Office of Shannon Williams * MBN#100412 * 5960 Getwell Road, Ste 212 B * Southaven, MS 38672 * (662)895-9000 * (662)895-6000 (fax) * RE10-180

INDEXING INSTRUCTIONS: Lot 170, Phase 2, 1ST REVISION, FOREST HILL COMMUNITY PUD, Section 7, Township 2, Range 5, Plat Book 69, Page(s) 7-11, DESOTO County, MS

Grantors Address:
2375 Glenville Dr
Richardson TX 75082
Phone: 972-438-4531
Phone: N/A

Grantees Address:
4308 ROCKY TOP CV
OLIVE BRANCH, MS 38654
Phone: N/A
Phone: N/A

THE SECRETARY OF VETERANS AFFAIRS,
AN OFFICER OF THE UNITED STATES OF AMERICA
BY THE SECRETARY'S DULY AUTHORIZED PROPERTY MANAGEMENT
CONTRACTOR, COUNTRYWIDE HOME LOANS SERVICING, L.P., NKA BAC HOME
LOANS SERVICING, L.P., PURSUANT TO A DELAGATION OF AUTHORITY FOUND
AT 38 C.F.R. 36.4345 (F)

GRANTOR (S))
)
)
TO)
)
)

WARRANTY DEED

ROBERT M. STANSFIELD
GRANTEE (S)

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA BY THE SECRETARY'S DULY AUTHORIZED PROPERTY MANAGEMENT CONTRACTOR, COUNTRYWIDE HOME LOANS SERVICING, L.P., NKA BAC HOME LOANS SERVICING, L.P., PURSUANT TO A DELAGATION OF AUTHORITY FOUND AT 38 C.F.R. 36.4345 (F), hereinafter referred to as "Grantor" does hereby sell, convey and warrant unto ROBERT M. STANSFIELD, IN FEE SIMPLE, hereinafter referred to as "Grantee", the land lying and being situated in DESOTO County, , described as follows, to-wit:

Lot 170, Phase 2, 1ST REVISION, FOREST HILL COMMUNITY PUD as located in Section 7, Township 2 South, Range 5 West, DESOTO County, MS, as shown on plat of record in Plat Book 69, Pages 7-11, in the Office of the Chancery Clerk, DESOTO County, MS.

Property more commonly known as: 4308 ROCKY TOP CV, OLIVE BRANCH, MS 38654.

The warranty in this deed is further subject to Covenants and Restrictions as recorded in the Chancery Clerk of DESOTO County, MS in Book 326, Page 686, Book 375, Page 719 and Book 361, Page 678.

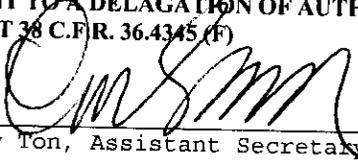
The warranty in this deed is further subject to building lines, easements and restrictions as recorded in the Chancery Clerk of DESOTO County, MS in Book 69, Page 7-11.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision, and health department regulations in effect in DESOTO County, .

Taxes for the year 2010 are to be pro-rated, and possession is to be given with delivery of this deed.

WITNESS OUR SIGNATURES, this the 29th day of November, 2010.

THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA BY THE SECRETARY'S DULY AUTHORIZED PROPERTY MANAGEMENT CONTRACTOR, COUNTRYWIDE HOME LOANS SERVICING, L.P., NKA BAC HOME LOANS SERVICING, L.P., PURSUANT TO A DELAGATION OF AUTHORITY FOUND AT 38 C.F.R. 36.4345 (f)

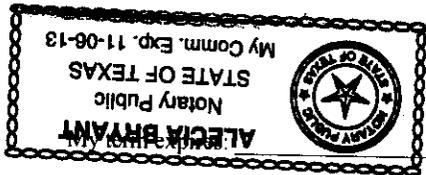
BY: 
Cindy Ton, Assistant Secretary

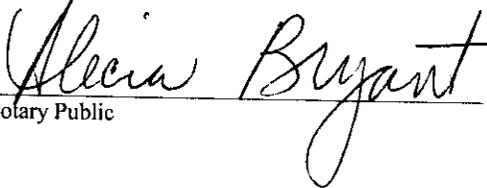
STATE OF TEXAS

COLLIN COUNTY

On this date, before me personally appeared Cindy Ton, pursuant to a delegation of authority contained in 38 C.F.R. 36.4345 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of TEXAS aforesaid, this 29th day of November, 20 .




Notary Public



DEPARTMENT OF VETERANS AFFAIRS
VA Central Office
Portfolio Loan Oversight Unit
575 North Pennsylvania Street
Indianapolis, IN 46204

October 30, 2007

TO: Whom it may concern

SUBJECT: Countrywide's Authority to Sign Legal Documents for VA

This is to advise you, on behalf of the Secretary of Veterans Affairs, that Countrywide Home Loans, Inc. (CHL) is the current loan servicer for the Department of Veterans Affairs' (VA's) portfolio of home loans. Accordingly, CHL is responsible for the full range of servicing activities on these loans, including foreclosure documents and documents required when VA sell our loans in bulk (including corrected Trust and Substitution of Trustee documents). The signature authority is found at 38 CFR 36.4342e, as well as in VA's servicing agreement with CHL.

Please consider this my authorization, as an Officer of the U.S. Department of Veterans Affairs, on behalf of the Secretary of Veterans Affairs, for you to accept the documents prepared and executed by CHL, on behalf of VA in this matter. My authority to sign for the Secretary is also found in 38 CFR 36.4342.

Thank you for your cooperation with the Department of Veterans Affairs and Countrywide Home Loans, Inc.

Sincerely,

David Polikoff

DAVID POLIKOFF
Loan Guaranty Officer
Chief, Portfolio Loan Oversight Unit
317-226-5209, ext 3150

DK W BK 647 PG 741

BAC GP, LLC

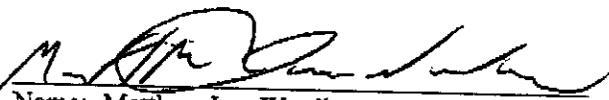
OFFICER'S CERTIFICATE

I, Matthew Lee Wardlow, hereby certify to the Secretary of the U.S. Department of Veterans Affairs (the "VA") that:

1. I am a duly elected and acting officer of BAC GP, LLC (the "Company"), the General Partner that acts on behalf of BAC Home Loans Servicing, LP (the "Partnership"), holding the title of Senior Vice President;
2. Attached hereto as Exhibit A is a true and correct certified copy of resolutions duly adopted by the Company as General Partner of the Partnership as of October 5, 2010 (the "Resolutions");
3. Attached hereto as Exhibit B is a true and correct copy of the Designation and Authorization by an Authorized Officer dated November 19, 2010, whereby Authorized Officers, as such term is defined in the Resolutions, were designated to execute documents necessary for the marketing and sale of VA REO properties on behalf of the VA, pursuant to 38 CFR 36.4345(f); and
4. The Partnership will promptly notify the VA if any of the Authorized Officers so designated cease to hold the office indicated or are otherwise no longer authorized to execute such documents as set forth in the Resolutions.

IN WITNESS WHEREOF, I have hereunto set my hand on behalf of the Company on this 19th day of November, 2010.

BAC GP, LLC

By: 

Name: Matthew Lee Wardlow
Title: Senior Vice President

EXHIBIT A

[CERTIFIED COPY OF RESOLUTIONS]

EXHIBIT B

**[COPY OF SIGNED
DESIGNATION AND AUTHORIZATION BY AN AUTHORIZED OFFICER
WITH ATTACHMENTS]**

EXHIBIT A**CERTIFICATE OF SECRETARY
OF
BAC GP, LLC
a Nevada limited liability company**

The undersigned, the duly appointed and acting Secretary of BAC GP, LLC, a Nevada limited liability company (the "Company"), being the General Partner of BAC Home Loans Servicing, LP, a Texas limited partnership (the "Partnership"), does hereby certify on behalf of the Partnership that attached hereto as Attachment I is a true and correct copy of resolutions duly adopted by the Company as General Partner of the Partnership on October 5, 2010 (the "Resolutions"). Such Resolutions have not in any way been amended, modified, revoked or rescinded and have been in full force and effect since their adoption to and including the date hereof and are now in full force and effect.

I further certify that Matthew Lee Wardlow is a duly elected and acting officer of the Company, holding the title of Senior Vice President and therefore is authorized to designate Authorized Officers in connection with the Marketing of VA REO Properties pursuant to the Resolutions.

IN WITNESS WHEREOF, I have hereunto signed my name and affixed the seal of the Company as of the 19th day of November, 2010.

BAC GP, LLC

By:

Devra Lindgren
Name: Devra Lindgren

Title: Secretary

ATTACHMENT I
RESOLUTIONS ADOPTED BY THE GENERAL PARTNER OF
BAC HOME LOANS SERVICING, LP
AS OF OCTOBER 5, 2010

MARKETING OF VETERANS AFFAIRS REO PROPERTIES

WHEREAS, Countrywide Home Loans, Inc. ("CHL"), an affiliate of the Partnership, entered into an agreement with the U.S. General Services Administration on June 20, 2000 ("GSA Contract") to provide services to federal agencies. Through the GSA Contract, on June 26, 2008, CHL entered into an agreement to manage and sell single-family REOs owned by the Department of Veterans Affairs ("VA") that have been transferred to the VA due to the default of VA loans insured under its housing loan guaranty program (the "REO Properties");

WHEREAS, CHL, the Partnership and the United States of America entered into a Novation Agreement effective as of November 7, 2008, acknowledging CHL's transfer of certain of its assets to the Partnership, including the management and sale of the REO Properties pursuant to the above-mentioned agreements, and the attendant obligations thereof; and

WHEREAS, the VA has promulgated that certain regulation codified at 38 CFR 36.4345(f) delegating authority to certain officers of the Company, acting as the general partner on behalf of the Partnership, to execute on behalf of the VA, documents necessary for the marketing and sale of the REO Properties.

NOW, THEREFORE, BE IT RESOLVED, that, pursuant to 38 CFR Part 36, each person holding the office of Senior Vice President, Vice President, Assistant Vice President, and Assistant Secretary (the "Authorized Officers") of the Company, acting as the general partner on behalf of the Partnership, be, and hereby is, acting alone, authorized to execute, on behalf of the VA, notices of appointment or substitution of trustees, releases or satisfactions of mortgages, loan assignments, deeds tendered upon satisfaction or conversion of an installment land sales contract, documents related to filing, pursuing and settling claims with hazard insurance companies, listing agreements, purchase contracts, deeds to transfer ownership upon sale to a third party buyer, and any and all related documents and instruments necessary for the management and sale of the REO Properties;

RESOLVED FURTHER, that any Senior Vice President (the "Authorized Delegates") of the Company, acting as the general partner on behalf of the Partnership, be, and each of them acting alone hereby is, authorized and empowered to designate from time to time Authorized Officers and submit a log listing all Authorized Officers to the Director of the VA Loan Guaranty Service, Washington, D.C.;

RESOLVED FURTHER, that any specific resolutions that may be required by the VA in connection with the agreement with the VA are hereby adopted and incorporated herein by this reference as if fully set forth herein, and the Secretary or any Assistant Secretary of the Company, acting as the general partner on behalf of the Partnership, is hereby directed to file a copy of any such resolutions with the Minutes of the Partnership as and when he or she shall receive them; and

RESOLVED FURTHER, that all lawful actions heretofore taken by the Authorized Officers of the Company acting on behalf of the Partnership in connection with the transactions contemplated by the foregoing resolutions be, and each such action hereby is, approved, ratified and affirmed in all respects.

DK W BK 647 PG 746

BAC HOME LOANS SERVICING, LP**DESIGNATION AND AUTHORIZATION BY AN AUTHORIZED OFFICER**

Pursuant to the authority granted to the undersigned by resolutions adopted as of October 5, 2010 by BAC GP, LLC (the "Company"), the General Partner of BAC Home Loans Servicing, LP (the "Partnership"), a copy of which is attached hereto as Attachment I, the undersigned hereby designates, authorizes, appoints and directs the individuals named on Attachment II attached hereto, each acting alone, to take all actions in the name and on behalf of the Partnership as are authorized to be taken by a Authorized Officer, as such term is defined in the Resolutions. Further, all actions heretofore taken by any of the individuals named on Attachment II on behalf of the Partnership in connection with the Resolutions be, and each such action hereby is, approved, ratified and affirmed in all respects.

IN WITNESS WHEREOF, I have hereunto set my hand on behalf of the Partnership effective as of the 19th day of November, 2010.

BAC HOME LOANS SERVICING, LP

By: BAC GP, LLC, Its General Partner

By


Matthew Lee Wardlow
Senior Vice President

ATTACHMENT I
RESOLUTIONS ADOPTED BY THE GENERAL PARTNER OF
BAC HOME LOANS SERVICING, LP
AS OF OCTOBER 5, 2010

MARKETING OF VETERANS AFFAIRS REO PROPERTIES

WHEREAS, Countrywide Home Loans, Inc. ("CHL"), an affiliate of the Partnership, entered into an agreement with the U.S. General Services Administration on June 20, 2000 ("GSA Contract") to provide services to federal agencies. Through the GSA Contract, on June 26, 2008, CHL entered into an agreement to manage and sell single-family REOs owned by the Department of Veterans Affairs ("VA") that have been transferred to the VA due to the default of VA loans insured under its housing loan guaranty program (the "REO Properties");

WHEREAS, CHL, the Partnership and the United States of America entered into a Novation Agreement effective as of November 7, 2008, acknowledging CHL's transfer of certain of its assets to the Partnership, including the management and sale of the REO Properties pursuant to the above-mentioned agreements, and the attendant obligations thereof; and

WHEREAS, the VA has promulgated that certain regulation codified at 38 CFR 36.4345(f) delegating authority to certain officers of the Company, acting as the general partner on behalf of the Partnership, to execute on behalf of the VA, documents necessary for the marketing and sale of the REO Properties.

NOW, THEREFORE, BE IT RESOLVED, that, pursuant to 38 CFR Part 36, each person holding the office of Senior Vice President, Vice President, Assistant Vice President, and Assistant Secretary (the "Authorized Officers") of the Company, acting as the general partner on behalf of the Partnership, be, and hereby is, acting alone, authorized to execute, on behalf of the VA, notices of appointment or substitution of trustees, releases or satisfactions of mortgages, loan assignments, deeds tendered upon satisfaction or conversion of an installment land sales contract, documents related to filing, pursuing and settling claims with hazard insurance companies, listing agreements, purchase contracts, deeds to transfer ownership upon sale to a third party buyer, and any and all related documents and instruments necessary for the management and sale of the REO Properties;

RESOLVED FURTHER, that any Senior Vice President (the "Authorized Delegates") of the Company, acting as the general partner on behalf of the Partnership, be, and each of them acting alone hereby is, authorized and empowered to designate from time to time Authorized Officers and submit a log listing all Authorized Officers to the Director of the VA Loan Guaranty Service, Washington, D.C.;

RESOLVED FURTHER, that any specific resolutions that may be required by the VA in connection with the agreement with the VA are hereby adopted and incorporated herein by this reference as if fully set forth herein, and the Secretary or any Assistant Secretary of the Company, acting as the general partner on behalf of the Partnership, is hereby directed to file a copy of any such resolutions with the Minutes of the Partnership as and when he or she shall receive them; and

RESOLVED FURTHER, that all lawful actions heretofore taken by the Authorized Officers of the Company acting on behalf of the Partnership in connection with the transactions contemplated by the foregoing resolutions be, and each such action hereby is, approved, ratified and affirmed in all respects.

Exhibit B

DK W BK 647 PG 748

ATTACHMENT II

<u>NAME</u>	<u>TITLE</u>
Gabrielle Harrison	Senior Vice President
Micall M. Bachman	Vice President
Michael Chew	Vice President
Phyllis Gilliard	Vice President
Catherine Hataway	Vice President
Keri L. Selman	Vice President
Sheri L. Solum	Vice President
Scott Hiatt	Assittant Vice President and Assistant Secretary
Cheryl Mallory	Assistant Vice President
Vicki Sheppard	Assistant Vice President and Assistant Secretary
Stephanie M. Allen	Assistant Secretary
Jamie Armstrong	Assistant Secretary
Brent Babb	Assistant Secretary
Denise Berry	Assistant Secretary
Jason Birrer	Assistant Secretary
Alecia Bryant	Assistant Secretary
Jon Byrd	Assistant Secretary
Judith Casey	Assistant Secretary
Alice Chin	Assistant Secretary
* Penäie Clayton	Assistant Secretary
Linda Click	Assistant Secretary
Yoshi Clipper	Assistant Secretary
Marsha Coburn	Assistant Secretary
Sandra Colgrove	Assistant Secretary
Nuvia Angelica Colunge	Assistant Secretary
Jennifer Cowan	Assistant Secretary
Ginger Dasher	Assistant Secretary
Natasha Edwards	Assistant Secretary
Steve Elliston	Assistant Secretary
John Estes	Assistant Secretary
Sheña Ewing	Assistant Secretary
Rocio (Iniguez) Fellows	Assistant Secretary
Robert S. Gerald	Assistant Secretary
Courtney Hawkins	Assistant Secretary
Crystal Helt	Assistant Secretary
Raul Hernandez	Assistant Secretary
Lisbeth Hibbard	Assistant Secretary
Courtney Hubbard	Assistant Secretary
Shelby Humbles	Assistant Secretary
Michelle Hustmyre	Assistant Secretary
Nicole Jaime	Assistant Secretary
Amy James	Assistant Secretary
Marishelia James	Assistant Secretary
Stephanie Jehle	Assistant Secretary
Rodney L. Johnson	Assistant Secretary
Amber Jones Hester	Assistant Secretary
David C. Jones	Assistant Secretary
Brian Kennedy	Assistant Secretary

Brandi Kille	Assistant Secretary
Brian Michael Kuntz	Assistant Secretary
Mary Lepine	Assistant Secretary
Melissa Listhrop	Assistant Secretary
Esther Mbilu	Assistant Secretary
Charles McCrone	Assistant Secretary
Nicole Middleton	Assistant Secretary
Ray Nowell	Assistant Secretary
Patti Oonk	Assistant Secretary
Marco Ordonez	Assistant Secretary
Paulina Padilla	Assistant Secretary
Betty Pallitto	Assistant Secretary
Karen Pleasant	Assistant Secretary
Julie Roush	Assistant Secretary
James Schreiber	Assistant Secretary
Tony Shaw	Assistant Secretary
Eric Sims	Assistant Secretary
Stephen P. Smith	Assistant Secretary
Chad Sparling	Assistant Secretary
* Cindy Ton	Assistant Secretary
Delicia Torres	Assistant Secretary
David Tran	Assistant Secretary
Denise Vasser	Assistant Secretary
Michelle Wesley	Assistant Secretary
Lienhuong (Haley) Zamarripa	Assistant Secretary