
Space Above This Line for Recording Purposes

Warranty Deed
Cover Sheet

Prepared By: Realty Title and Escrow Co., Inc.
6397 Goodman Road, Suite 112
Olive Branch, MS 38654
662-893-8077

Return To: Realty Title and Escrow Co., Inc.
6397 Goodman Road, Suite 112
Olive Branch, MS 38654
662-893-8077

Date: August 24, 2012

Grantor: The Bank of New York Mellon, fka The Bank of New
York as Trustee for the Certificateholders CWALT,
Alternative Loan Trust 2005-24 Mortgage Pass-Through
Certificates, Series 2005-24
28100 US Hwy 19 North
Clearwater, FL 33761
WK# 866-782-4756 / Hm# N/A

Grantee: John Tuminello
1149 Cross Creek Drive East
Hernando, MS 38632
Hm: 901-484-8323 / WK# NA

Legal Description: Lot 92, Section C, Cross Creek Subdivision, located in
Section 12, Township 3 South, Range 8 West as recorded
in Plat Book 64, Page 6 in the Office of the Chancery Clerk
of DeSoto County, Mississippi.

5

Prepared By:

Curphey & Badger Law
28100 US Highway 19 North, Suite 300
Clearwater, Florida 33761

Return to and mail tax statements to:
Melissa Brassfield & John Tuminello

Prepared By and Return To:
Realty Title *662 893 8077*
6397 Goodman Road
Suite 112
Olive Branch, MS 38654
12080310

Property Tax ID#: 3081120900009200
Order #: 6840970d
Ref #: 787292918

SPECIAL WARRANTY DEED

This instrument, made and entered into on this the 2 day of JULY, 2012, by and between THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for the Certificateholders CWALT Inc. Alternative Loan Trust 2005-24 Mortgage Passthrough Certificates Series 2005-24 By: BANK OF AMERICA, N.A. as Attorney In Fact, whose address is 28100 US Hwy 19 N. Clearwater, FL 33761, Grantor, and MELISSA BRASSFIELD, a(n) married woman, and JOHN TUMINELLO, a(n) married man, whose address is 1149 Cross Creek Dr. E. Hernando MS 38632, Grantees.

Witnesseth: That for and in consideration of the sum of one Hundred Sixty Thousand and 00/100 Dollars (\$ 160,000.00), and other good and valuable consideration, cash in hand paid, receipt of which is hereby acknowledged, the Grantor has this day bargained and sold, and by these presents, does hereby sell, transfer and convey unto the said Grantees, their successors and assigns, the following described real estate:

SEE COMPLETE LEGAL ATTACHED AS EXHIBIT "A"

PROPERTY ADDRESS: 1149 Cross Creek East Road, Hernando, MS 38632

Being all of that certain property conveyed to GRANTOR, by deed recorded 9/6/2011 in Book 665, Page 23, of official records.

Seller to convey the title by special warranty deed without covenants of the title or the equivalent for the state the property is located. Seller makes no representations or warranties, of any kind or nature whatsoever, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property.

This conveyance is made subject to all valid restrictive covenants and easements, if any, of record, or which may be apparent from an inspection of the premises.

To have and to hold unto the said Grantees, their successors and assigns, in fee simple forever.

And the said Grantor covenants with the Grantees, their successors and assigns, that they are lawfully seized and possessed of the premises above conveyed, and have a good and lawful right to sell and convey the same; that said premises is free from all encumbrance, and that they, the Grantor, will forever specially warrant and defend said premises and the title thereto against the lawful claims and demands of all persons whomsoever.

IN WITNESS WHEREOF, first party has hereunto set a hand and seal the day and year first written above.

THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK
as Trustee for the Certificateholders CWALT Inc. Alternative Loan Trust
2005-24 Mortgage Passthrough Certificates Series 2005-24
By: BANK OF AMERICA, N.A. as Attorney In Fact

By: *Patricia Rubel*
PATRICIA RUBEL

Its: AVP

STATE OF _____)

COUNTY OF _____)

The foregoing instrument was hereby acknowledged before me this ____ day of _____, 2012, by _____, its: _____ of BANK OF AMERICA, N.A., the Attorney-In-Fact for THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for the Certificateholders CWALT Inc. Alternative Loan Trust 2005-24 Mortgage Passthrough Certificates Series 2005-24, who is personally known to me or who has produced _____, as identification, and who signed this instrument willingly.

Notary Public
My commission expires:

Printed Name

Name and Address of Property Owner:

Name and Address of the Person or Entity
Responsible for the Payment of the Real Property
Tax:

No title search was performed on the subject property by the preparer. The preparer of this deed makes no representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents; no boundary survey was made at the time of this conveyance.

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California

County of VENTURA

On JULY 2, 2012 before me, MEHRON JAVANI, NOTARY PUBLIC
(Here insert name and title of the officer)

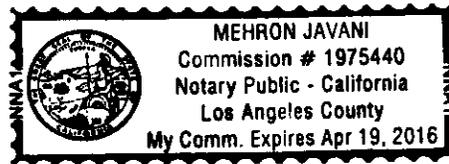
personally appeared PATRICIA RUBEL

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Mehron Javani
 Signature of Notary Public



ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

SPECIAL WARRANTY

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages 3 Document Date 7/2/2012

1149 CROSS CREEK EAST
(Additional information)

CAPACITY CLAIMED BY THE SIGNER

- Individual (s)
- Corporate Officer
AVP
(Title)
- Partner(s)
- Attorney-in-Fact
- Trustee(s)
- Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. ~~he/she/they~~, is /are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
 - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document

"EXHIBIT A"

REAL PROPERTY IN THE CITY OF HERNANDO, COUNTY OF DESOTO, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS:

**SITUATED IN DESOTO COUNTY, MISSISSIPPI TO WIT:
LOT 92, SECTION C, CROSS CREEK SUBDIVISION IN SECTION 12, TOWNSHIP 3 SOUTH,
RANGE 8 WEST DESOTO COUNTY MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT
BOOK 64, PAGE 6 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,
MISSISSIPPI.**

APN: 3081120900009200