

Prepared by:  
Albertelli Law

5404 Cypress Center Drive Suite 300  
Tampa, Florida 33609  
Our File Number: TPA12-32536

\$ 220,000

as a necessary incident to the fulfillment of conditions  
contained in a title insurance commitment issued by it.

Property Appraisers Parcel I.D. (folio) Number (s): R 00-00-121-155-12084-D23

## SPECIAL WARRANTY DEED

This Special Warranty Deed, made this 4 day of February 2013 by U.S. Bank National Association, as Trustee for the LXS 2006-16N, having its place of business at :888 E. Walnut Avenue, Pasadena, CA 91101 here by called the grantor,

to Dennis Kevin Ramsey, A Married Man, whose Post Office address is: 1351 Indian Woods Drive, Greensboro, GA 30642 hereinafter called the grantee,

**W I T N E S S E T H:** That grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, aliens, remise, releases, conveys and confirms unto grantee, all that certain land situate in Wakulla County, Florida, viz:

**LOT 23, BLOCK "D", SHELL POINT BEACH, UNIT V, A SUBDIVISION AS PER MAP OR  
PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGES 47 AND 48 OF THE PUBLIC  
RECORDS OF WAKULLA COUNTY, FLORIDA.**

**See Attached Exhibit**

**TOGETHER** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**TO HAVE AND TO HOLD** the same in fee simple forever.

**GRANTOR'S WILL WARRANT** and forever defend the right and title to the above-described real property unto the Grantees against the claims of all people, claiming by , through or under Grantor's, but not otherwise. (wherever used herein the terms "grantor" and "grantee" included all the parties to this instrument, and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporation.)

**IN WITNESS WHEREOF**, the grantor has caused these presents to be executed in the name, and its corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

Signed, sealed and delivered  
in the presence of:

Witness signature Louise Salazar

Print witness name

Witness signature Benjamin Andrew Gale

Print witness name

State of TEXAS  
County of TRAVIS

U.S. Bank National Association, as Trustee for the LXS  
2006-16N by OneWest Bank, FSB as Attorney in Fact

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: Louise Chavez AVP/REO

(Corporate Seal)

The foregoing instrument was acknowledged before me this FEB 04 2013 day of February 2013

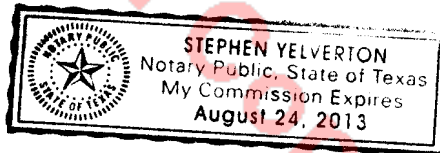
by Louise Chavez AVP/REO as AVP for OneWest Bank, FSB attorney in fact for U.S.  
Bank National Association, as Trustee for the LXS 2006-16N on behalf of the company. He/she is personally known to me or who  
has produced driver license(s) as identification.

Notary Public

Print Notary Name STEPHEN YELVERTON

My Commission Expires: \_\_\_\_\_

Notary Seal



# Exhibit A

## CERTIFICATE OF SECRETARY OF ONEWEST BANK, FSB

I, Jules Vogel, certify that I am the Corporate Secretary of OneWest Bank, FSB, a federally chartered savings bank (the "Bank"), and do hereby certify that (i) the following is a true and correct representation of the Bank's Servicing, Master Servicing and Mortgage Transfer Authorities, originally approved at a regular meeting of the Board of Directors on March 19, 2009, as amended on July 13, 2009, October 12, 2009, and most recently on January 25, 2010, attached as DAP Exhibit IV - Servicing, Master Servicing and Mortgage Transfer Authorities; (ii) that said Servicing, Master Servicing and Mortgage Transfer Authorities have not been rescinded and are still in full force and effect; (iii) that the attached schedules (attached as Exhibit A and labeled Appendices A-F) reflect authority to act on behalf of the Bank to the individuals listed on the schedules with respect to the matters indicated on such schedules in connection with the origination and servicing of mortgages, including servicing, master servicing and mortgage transfer authorities.

IN WITNESS WHEREOF, I have hereunto signed my name on the 12 day of March, 2010.

ONEWEST BANK, FSB

By: Jules Vogel  
Jules Vogel  
Corporate Secretary

I, Susan Vivino, Assistant Secretary of OneWest Bank, FSB do hereby certify that Jules Vogel is the duly elected, qualified and acting Corporate Secretary of OneWest Bank, FSB and that the signature appearing above is his genuine signature

IN WITNESS WHEREOF, I have hereunto signed my name on the 14 day of March, 2010

ONEWEST BANK, FSB

By: Susan Vivino  
Name: Susan Vivino  
Title: Assistant Secretary

<b>Document Title:</b> Delegated Authorities Policy		
<b>Classification:</b> Private Delegated Authorities / Board of Directors Policies		
<b>Doc. No.:</b> 60009	<b>Status:</b> New <input type="checkbox"/> Revised <input checked="" type="checkbox"/>	<b>Published:</b> 05/16/2011

Delegated Authorities Policy

DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

<b>Purpose</b>	The purpose of DAP Exhibit IV – Servicing, Master Servicing and Loan Transfer Authorities (Exhibit) is to communicate the Bank’s delegation of authority to certain duly appointed officers and/or authorized signatories of OneWest Bank, FSB (the Bank) and its direct and indirect subsidiaries to execute instruments or other documents in connection the servicing of loans.
<b>Exhibit</b>	<p>This Exhibit details authorities in connection with the Bank’s and its Subsidiaries’ lending, loan servicing and master servicing activities, including in its capacity as servicer or master servicer under pooling and servicing agreements and whole loan servicing agreements, to execute such authority under the titles listed opposite their names:</p> <ul style="list-style-type: none"><li>Any and all instruments of satisfaction or cancellation, or of partial or full release or discharge, or assignment or transfer, and all other comparable instruments. See <a href="#">Appendix A</a>.</li><li>Any and all instruments and other documents to effectuate foreclosure, any legal action brought to obtain judgment against the mortgagor or borrower on the note or other evidence of indebtedness or the mortgage or other security instrument, to obtain a deficiency judgment or other conversion of the ownership of the property securing any loan and actions to dispose of real estate owned (REO) obtained via foreclosure, deed in lieu foreclosure or similar processes, including any eviction actions in connection therewith. See <a href="#">Appendix B</a>.</li><li>Lost note affidavits and Lost Modification Affidavits for any loan related matter or on any real estate owned or standing in the name of the Bank and its direct and indirect subsidiaries. See <a href="#">Appendix C</a>.</li><li>Specific, limited types of documents relating to servicing, master servicing and loan transfer. See <a href="#">Appendix D</a>.</li><li>Any and all loan modification agreements. See <a href="#">Appendix E</a>.</li><li>Loans serviced by HLS incurring losses based on gross dollar loss and loss severity percentage. See <a href="#">Appendix F</a>. Authorized personnel can only approve losses up to their respective limit per <a href="#">Appendix F</a>.</li><li>Any and all state-specific affidavits of debt, complaints, and attestations related to the execution of foreclosure proceedings. See <a href="#">Appendix G</a>.</li><li>Documents and Instruments of Legal Settlement. See <a href="#">Appendix H</a>.</li></ul> <p>Loan is defined as any loan originated, serviced, or master serviced by the Bank or its direct and indirect subsidiaries including any REO property relating to such a Loan.</p>

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Delegated Authorities Policy

DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

<b>Scope</b>	<p>This Exhibit sets forth the delegation of authority for:</p> <ul style="list-style-type: none"><li>• Executing instruments of satisfaction, cancellation, release assignment or other transfer instruments or documents</li><li>• Executing documents and instruments relating to foreclosure actions and disposition of REO, including, without limitation, documents in support of litigation efforts in connection therewith</li><li>• Executing Lost Note Affidavits and Lost Modification Affidavits</li><li>• Executing documents relating to servicing, master servicing and loan transfer</li><li>• Executing loan modification agreements</li><li>• Approving losses for loans serviced by Home Loan Servicing</li><li>• Executing any and all state-specific affidavits of debt, complaints, and attestations related to the execution of foreclosure proceedings</li><li>• Authorities set forth in this Exhibit include any attestations to lending, loan servicing and master servicing instruments and documents.</li></ul>
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Loan is defined as any loan or the direct and indirect subsidiary thereof.

Loan modification is defined as:

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Delegated Authorities Policy

DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities

<b>Change Requirements</b>	<p>All changes to this Policy and related Exhibits (excluding changes to listed Officers and Authorized Signatories or Counterparties and their respective authority levels consistent with the current framework of the various Exhibits, Appendices and Schedules hereto) must be approved by the Board of Directors, OneWest Bank, FSB.</p> <p>Changes to listed Officers and Authorized Signatories or Counterparties in the related Exhibits, Appendices and Schedules must be approved by the Board or by:</p> <ul style="list-style-type: none"><li>• Steven Mnuchin, Chairman of the Board or</li><li>• Joseph Otting, Chief Executive Officer &amp; President</li></ul>
<b>Related Policies &amp; Procedures</b>	<p><u>DAP Exhibit I – Trading, Hedging, Financing and Investing Authorities</u></p> <p><u>DAP Exhibit II – Treasury Authorities</u></p> <p><u>DAP Exhibit III – Loan Sale Contract Authorities</u></p> <p><u>DAP Exhibit V – Obligating the Company Authorities</u></p> <p><u>DAP Exhibit VI – Single Family Lending Program Guideline and Underwriting Loan Approval Authorities</u></p> <p><u>DAP Exhibit VII – Indymac Venture Authorities</u></p> <p><u>DAP Exhibit VIII – Commercial Asset Management – Commercial Real Estate, Multifamily, Commercial and Industrial and Small Business Administration Lending</u></p> <p><u>DAP Exhibit IX – Non Mortgage Consumer Loans</u></p>
<b>Related Laws, Regulations &amp; Regulatory Guidelines</b>	<p>None</p>
<b>Related Checklists, Forms &amp; Documents</b>	<p><u>Appendix A: Execute Instruments of Satisfaction, Cancellation, Release, Assignment or other Transfer Instruments or Documents</u></p> <p><u>Appendix B: Execute Foreclosure Actions and Disposition of REO</u></p> <p><u>Appendix C: Execute Lost Note Affidavits and Lost Modification Affidavits</u></p> <p><u>Appendix D: Execute Specific, Limited Types of Documents Relating to Servicing, Master Servicing and Loan Transfers</u></p> <p><u>Appendix D-1: Code Key to the Servicing Authorities</u></p> <p><u>Appendix E: Execute Loan Modification Agreements</u></p> <p><u>Appendix F: Authorized to Approve Losses for Loans Serviced by HFS</u></p> <p><u>Appendix F-1: Types of Losses Personnel in Appendix F are Authorized to Approve</u></p> <p><u>Appendix G: Execute Any and All State-Specific Affidavits of Debt, Complaints, and Attestations Related to the Execution of Foreclosure Proceedings</u></p> <p><u>Appendix H: Officers and Authorized Signatories Authorized to Execute Documents and Instruments of Legal Settlement</u></p>

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Delegated Authorities Policy

**DAP Exhibit IV - Servicing, Master Servicing and Loan Transfer Authorities**

**Appendix B<sup>1</sup>**

Officers and Authorized Signatories Authorized to Execute Documents and Instruments Relating to Foreclosure Actions and Disposition of REO, Including Eviction Actions in Connection Therewith

DAP Exhibit IV – Appendix B		
Name	Title	Limitations
Steven T. Mnuchin	Chairman of the Board	
Joseph Otting	Chief Executive Officer & President	
David Fawer	Vice Chairman	
Melissa Martinez	EVP, Chief Risk Officer	
Anthony L. Ebers	EVP, Chief Operating Officer and Head of Servicing	
John D. Olinski	EVP, Chief Lending Officer	
Colleen Anderson	EVP, Retail Banking	
Stephen R. Thompson	EVP, Chief Financial Officer	
John Devereux	EVP, Home Builder / Commercial Real Estate	
Scott Shepherd	EVP, Home Builder / Commercial Real Estate	
Kurt Johnson	SVP, Credit Risk Mitigation	
William Glasgow, Jr.	SVP, Home Loan Servicing	
Karen Mastro	SVP, Loss Mitigation Management	
Ashley Stephenson	FVP, Default Risk Management	
Paul Hoffman	FVP, Construction Lending	
Wendy Traxler	FVP, Loss Mitigation Management	
Carol Norton	FVP, Servicing, Financial Freedom	Financial Freedom Only
Mike Stanford	FVP Loss Mitigation Management	
John Baker	FVP, Investor Reporting and Default Accounting (Master Servicing)	
Roger Stotts	FVP, Servicing Operations	
Jay Jones	SVP, POD Administration	
Erica Johnson-Seck	FVP, Foreclosure Management	
Terri Hunter	FVP, Home Loan Servicing REO	
John Haltom	FVP, Foreclosure Management	
Pat Monahan	VP, Investor Reconciliation & Reporting, FF	Financial Freedom Only
David Rodriguez	VP, Servicing Operations	
JC San Pedro	VP, Servicing Operations	

<sup>1</sup> Approval authorities provided to personnel listed in this appendix only apply to employee's specific job function, position, and area of responsibility within Home Loan Servicing. Any transaction exceeding specific employee's authority limits must be submitted for approval to personnel authorized to approve transactions at the next highest approval authority level as appropriate for the transaction.

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DAP Exhibit IV – Appendix B		
Name	Title	Limitations
V. Lyn Niles	VP, Servicing, Financial Freedom	Financial Freedom Only
Fran Varner	VP, Credit Risk Mitigation	
James Greene	VP, Due and Payables	Financial Freedom Only
Betty Cotton	AVP, Loss Mitigations Operations	
Louise Chavez	AVP, Home Loan Servicing REO	
Tony Evans	AVP, Home Loan Servicing REO	
Emmett Myatt	AVP, Loss Mitigation Operations	
Jeannie Cisneros	AVP, Home Loan Servicing REO	
Kristie Everhart	AVP, Servicing Operations	
Eric Dietz	AVP, Servicing Operations	
Chamagne Williams	AVP, Foreclosure Management	
Kristin Kemp	Assistant Secretary and Compliance Officer	
Suchan Murray	AVP, Bankruptcy	
Tony Bosshardt	Authorized Signatory	Former First Federal Bank of California Assets Only
Amalia Martinez	Authorized Signatory	SBA
Sandy Eason	Authorized Signatory	Commercial and Industrial and SBA

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Exhibit B

RECORDING REQUESTED BY:  
OneWest Bank, FSB  
2900 Esperanza Crossing Floor 3  
Austin TX 78758

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

U.S. Bank National Association, as Trustee, 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107 hereby constitutes and appoints OneWest Bank, FSB ("Servicer"), a federally chartered savings bank, and in its name, aforesaid Attorney-In-Fact, by and through any officers appointed by the Board of Directors of OneWest Bank, FSB, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of U.S. Bank National Association. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank National Association, as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank National Association, as Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, taking deeds in lieu of foreclosure, and foreclosing on the properties under the Security Instruments.
2. Execute and/or file such documents and take such other action as is proper and necessary to defend U.S. Bank National Association, as Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend U.S. Bank National Association, as Trustee.
3. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank National Association, as Trustee's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
4. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank National Association, as Trustee.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Servicer hereby agrees to indemnify and hold U.S. Bank National Association, as Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of U.S. Bank National Association, as Trustee under the related servicing agreements.

Witness my hand and seal this 3rd day of June, 2010.

(SEAL) NO CORPORATE SEAL

Witness: Michael D. Bengtson

Witness: Tanveer Ashraf

Attest: Kari Anderson

U. S. Bank National Association as  
Trustee

By: Charles F. Pedersen Vice President

By: Becky Warren Vice President

**ACKNOWLEDGMENT**

State of Minnesota

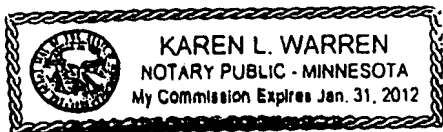
County of Ramsey

On this 3rd day of June, 2010, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the following officers of U.S. Bank National Association Charles F. Pedersen, Vice President, Becky Warren, Vice President and Kari Anderson, Trust Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of U.S. Bank National Association, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: Karen L. Warren  
Karen L. Warren  
Notary Public

My commission expires: 1/31/2012



## Schedule A

U.S. Bank National Association, as Trustee, for the LMT 2007-10  
U.S. Bank National Association, as Trustee, for the LXS 2006-8  
U.S. Bank National Association, as trustee, for the LXS 2007-12N  
U.S. Bank National Association, as Trustee, for the LXS 2007-9  
U.S. Bank National Association, as Trustee, for the LMT 2007-7  
U.S. Bank National Association, as Trustee, for the LMT 2007-7  
U.S. Bank National Association, as trustee, for the LMT 2006-8  
U.S. Bank National Association, as Trustee, for the LMT 2007-3  
U.S. Bank National Association, as Trustee, for the LMT 2007-2  
U.S. Bank National Association, as Trustee for the LXS 2005-5N  
U.S. Bank National Association, as Trustee, for the LXS 2005-7N  
U.S. Bank National Association, as Trustee, for the LXS 2005-9N  
U.S. Bank National Association, as Trustee, for the LXS 2006-16N  
U.S. Bank National Association, as trustee, for the LXS 2007-15N  
U.S. Bank National Association, as trustee, for the LXS 2006-16N  
U.S. Bank National Association, as Trustee, for the SARM 2006-8  
U.S. Bank National Association, as trustee, for theLXS 2006-10N  
U.S. Bank National Association, as trustee, for theLXS 2006-12N  
U.S. Bank National Association, as Trustee, for theLXS 2006-14N  
U.S. Bank National Association, as trustee, for the LXS 2006-16N  
U.S. Bank National Association, as Trustee, for the LXS 2006-18N  
U.S. Bank National Association, as trustee, for theLXS 2006-2N  
U.S. Bank National Association, as trustee, for theLXS 2007-4N  
U.S. Bank National Association, as trustee, for the SARM 2006-4  
U.S. Bank National Association, as trustee, for the SASCO 2001-19  
U.S. Bank National Association, as Trustee, for MARM 2007-3