

Prepared by and Return to:
North Florida Title Company
Evie T. Peacock
1624 Village Square Blvd. Suite 202
Tallahassee, Florida 32309
Our File Number: 1410-08

For official use by Clerk's office only

STATE OF FLORIDA)
COUNTY OF WAKULLA)

SPECIAL WARRANTY DEED
(Corporate Seller)

THIS INDENTURE, made this November 13, 2014, between U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through Certificate Series 2007-3, a corporation, party of the first part, and Elmer A. Howard and Pauline Howard, husband and wife, whose mailing address is: 33 Sam Marks Road, Crawfordville, FL 32327, parties of the second part,

WITNESSETH:

First party, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, aliens, remises, releases, conveys and confirms unto second party/parties, his/her/their heirs and assigns, the following described property, towit:

COMMENCE AT A GOVERNMENT CONCRETE MONUMENT MARKING THE SOUTHWEST CORNER OF SECTION 19, TOWNSHIP 2 SOUTH, RANGE 1 WEST, WAKULLA COUNTY, FLORIDA, AND RUN NORTH 00 DEGREES 05 MINUTES 39 SECONDS EAST ALONG THE WESTERLY BOUNDARY OF SAID SECTION 19, A DISTANCE OF 2483.28 FEET TO A 5/8 INCH RE-ROD (MARKED #4261) LYING ON THE EASTERLY RIGHT-OF-WAY BOUNDARY OF A COUNTY GRADED ROAD, MARKING THE POINT OF BEGINNING. FROM SAID POINT OF BEGINNING CONTINUE NORTH 00 DEGREES 05 MINUTES 39 SECONDS EAST ALONG THE WESTERLY BOUNDARY OF SAID SECTION 19 AND EASTERLY BOUNDARY OF SAID ROAD A DISTANCE OF 149.90 FEET TO A 4 INCH BY 4 INCH CONCRETE MONUMENT MARKING THE WEST QUARTER CORNER OF SAID SECTION 19, THENCE RUN SOUTH 89 DEGREES 13 MINUTES 36 SECONDS EAST ALONG THE NORTH BOUNDARY LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 19 A DISTANCE OF 292.06 FEET TO A 5/8 INCH RE-ROD, THENCE RUN SOUTH 00 DEGREES 00 MINUTES 48 SECONDS EAST 149.54 FEET TO A 5/8 INCH RE-ROD (MARKED #4261), THENCE RUN NORTH 89 DEGREES 17 MINUTES 53 SECOND WEST 292.33 FEET TO THE POINT OF BEGINNING.

Subject, however, to all covenants, conditions, restrictions, reservations, limitations, easements and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any.

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.

AND the party of the first part hereby covenants with said party of the second part, that it is lawfully seized of said land in fee simple; that it has good right and lawful authority to sell and convey said land; that it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the party of the first part.

IN WITNESS WHEREOF, first party has signed and sealed these present the date set forth on November 13, 2014.

Signed, sealed and delivered
in the presence of:

U.S. Bank National Association, as trustee, on behalf of the
holders of the Home Equity Asset Trust 2007-3 Home Equity
Pass-Through Certificate Series 2007-3

Susan Newland 11-6-14

Witness signature

Susan Newland

Print witness name

Holly Lumbert, REO Closer 11.6.14

Witness signature

Print witness name

State of Utah
County of Salt Lake

THE FOREGOING INSTRUMENT was acknowledged before me this November 13, 2014 by Patrick Pittman as Doc Control Officer of Select Portfolio Servicing, Inc., as Attorney-In-Fact for U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through Certificate Series 2007-3, who is personally known to me or who has produced _____ as identification.

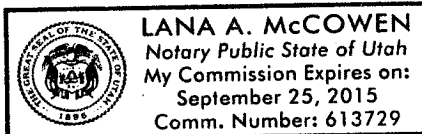
Notary Public

Lana A McCowen

Print Notary Name

My Commission Expires: 9-25-2015

Notary Seal



By: [Signature] 11-6-14
Print Name: PATRICK PITTMAN, DOC. CONTROL OFFICER
By: Doc. Control Officer - Select Portfolio Servicing, Inc.
Attorney-In-Fact
3815 SW Temple Street, Salt Lake City, UT 84119



U05

2485880
BK 4875 PG 1673

RECORDING REQUESTED BY:
Select Portfolio Servicing, Inc.
Document Control Department
P.O. Box 65250
Salt Lake City, UT 84165-0250

RETURNED
OCT 07 2009

E 2485880 B 4875 P 1673
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
10/07/2009 01:07 PM
FEE \$12.00 Pas: 1
DEPT REC'D FOR SELECT PORTFOLIO

SPACE ABOVE THIS LINE FOR RECORDER'S USE

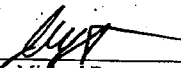

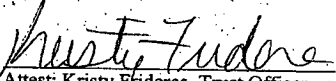
LIMITED POWER OF ATTORNEY


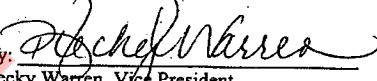
U.S. BANK NATIONAL ASSOCIATION ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 60 Livingston Ave, Corporate Trust, 3rd Floor, St. Paul, MN 55107, hereby constitutes and appoints SELECT PORTFOLIO SERVICING, INC. ("SPS"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Select Portfolio Servicing, Inc., 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 Pooling and Servicing Agreement, dated as of April 1, 2007, among Credit Suisse First Boston Mortgage Securities Corp., as Depositor, DLJ Mortgage Capital, Inc., as Seller, Select Portfolio Servicing, Inc., as Servicer and Special Collections Servicer, Clayton Fixed Income Services, Inc., as Credit Risk Manager and U.S. Bank National Association, as Trustee, relating to Home Equity Asset Trust 2007-3, Home Equity Pass-Through Certificates, Series 2007-3, and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee of the Holder. This Limited Power of Attorney is being issued in connection with Select Portfolio Servicing, Inc.'s responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity 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, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank National Association'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.
3. 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, 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.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

WITNESS my hand and seal this 9th day of May, 2007.

NO CORPORATE SEAL


Witness: Michael Bengtson

Witness: Susan Burdick

Attest: Kristy Frideres, Trust Officer

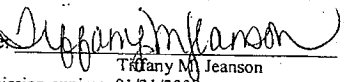
U.S. Bank National Association, as Trustee
By: 
Charles F. Pedersen, Vice President
By: 
Becky Warren, Vice President

FOR CORPORATE ACKNOWLEDGMENT

State of Minnesota
County of Ramsey

On this 9th day of May, 2007, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Charles F. Pedersen, Becky Warren, Kristy Frideres, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Vice President and Trust Officer respectively of U.S. Bank National Association, and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: 
Tiffany M. Jeanson
My commission expires: 01/31/2009



SELECT PORTFOLIO SERVICING, INC.
CERTIFICATE OF AUTHORITY

I, Jason H. Miller am the duly appointed Secretary of Select Portfolio Servicing, Inc. (the "Corporation"), a corporation organized under the laws of the State of Utah, and do hereby certify as of the date of this certification that the following individuals have been duly elected by the Directors of the Corporation or appointed as otherwise authorized pursuant to the Corporation's Bylaws:

- A. The following Officers of the Corporation are duly elected, designated as Servicing Officers, and may act as such or such other similar positions as may be set forth under any servicing agreements, pooling and servicing agreements, custodial agreements, or similar documents, and are authorized, empowered and directed to take all action, to act as authorized signors, and to execute and deliver all documentation necessary in order to carry out the principal business activities of the Corporation:

Timothy J. O'Brien	President and Chief Executive Officer
Randhir Gandhi	Executive Vice President – COO
Lester Cheng	Executive Vice President – Business Development
Jason H. Miller	Executive Vice President – General Counsel, Secretary
Darrin Dafney	Executive Vice President – Operations
Jeff T. Graham	Chief Compliance Officer and Assistant Secretary
Peter J. Crowley	Chief Financial Officer
Bryan Symkoviak	Senior Vice President - Analytics
Jacqueline Johnson	Senior Vice President – Human Resources
Kevin Warren	Senior Vice President – Default Management
Joseph Arico	Senior Vice President – Default Management
Jeffrey Young	Senior Vice President – Servicing Administration
Murali Palangantham	Senior Vice President – Information Technology
Candice Pitcher	Senior Vice President – Compliance
Jennifer Coleman	Senior Vice President – Loss Mitigation
Jerry French	Senior Vice President – RRR
Scott Hansen	Vice President and Assistant Secretary

- B. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, nondisclosure agreements, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's

business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Vice President**:

Amanda Brinkerhoff	Greg Ott	Michael Maynard
Anthony Rasquinha	Jamie Houston	Michelle Simon
April Dwyer	Jeffrey Cole	Nate Green
Brock Riley	Jo-Ann Goldman	Russ Thomas
Casey Maxfield	Kevin Funk	Shaun Dennery
Chucks Nimmagadda	Kevin Rucci	Susan Bassett
Curtis Pulsipher	Mark Holliday	Timothy P. O'Shea
Dan Wardsworth	Matt Faiola	Valerie Ruseler
Dennis Cook	Michael (Bud) Hertig	
Dustin Stephenson	Michael Krueger	

- C. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, any and all affidavits, assignments, attestations, verifications, certifications, instruments, agreements, and other documents in connection with any foreclosure, bankruptcy, eviction, reconveyance, and other matters related to mortgage loans and properties serviced by the Corporation, or necessary for offering, listing, and consummating the sale and conveyance of real estate serviced by the Corporation, including, without limitation, deeds, mortgages, assignments, allonges, releases, requests for collateral documents from custodians or trustees, powers of attorney and such other title or transfer documents as may be reasonably required in connection with the sale or transfer of mortgage loans by the Corporation to third parties, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **Document Control Officer**:

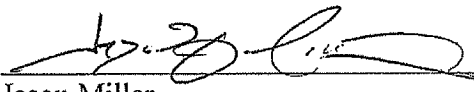
Ally Perez	Janalyn Lievano	Melissa Smith
Amanda Mae Brinkehoff	Jeanene Chandler	Mendi Leisure
Andrew Benefiel	Jennifer L. Hoisington	Merlobel Custodio
Barbara Neale	Jennifer Sperbeck	Michael Rubino
Bernie Echt	Jill Johnson	Michelle Kirchhefer
Bill Koch	Jillian Jones Peacock	Michelle Rossano
Brandon Felt	Jim Paulford	Michelle Sandoval
Bret Cline	Joe Black	Mike Sanders
Brian Heiner	Jolene Wiseman	Mindy Leetham
Brian Lanstra	Jolynn Robinson	Monica Nielsen
Bridget Williams	Jon Fahey	Nellie Allred
Carlie Perkins	Jon Korhonen	Niurka Palacios
Carolyn Griffin	Jordan Cox	Paige Bushnell
Chase Gorishek	Kajay Williams	Pamela Nguyen
Cheryl Anderson	Karter Nelson	Patrick Pittman
Dana Crawford	Kathy Kerr	Paul Douglas
Daniel Maynes	Katie Allen	Randall Wessman

David Coleman	Katie Rogers	Rebecca J. Tsouras
David Hanson	Katy Sorbonne	Rebecka Mayoh
David Recksiek	Kyle Christensen	Reyna Isabel Martinez
Deb Schroeder	Lana McCowen	Ryan Fullmer
Debra Kenter	Latdy Dara	Ryan Hyland
Denise Weston	Laura B. Shepherd	Shanda Simmons
Diana Memmott	Leanna Johnstun	Sharla Heydorf
Diane Weinberger	Linda Kuerzi	Sheila Winberg
Dianne French	Lisbeth Black	Shelbie Hale
Doug Bohne	Lloyd E. May	Sherrilyn Heflin
Eli Ollerton	Lucretia Birkinshaw	Sherry Benight
Eric Nelson	Lynda Anderson	Sioux Johnstone
Francia Gamez	Madison DaRonche	Steven Gutierrez
Gina Burgess	Mandy Bowen	Stormie Medina
Gina Hiatt	Margaret L. Evans	Susan Lowry
Hal Bruggeman	Maria Stutz Felt	Tamelia Simpson
Irma Villabroza	Marilyn Christiansen	Thomas Waltermann
Isabel Martinez	Mark Lochhead	Tina Martin
Jacob Cantwell	Mark Syphus	Tracy Clark
Jaime Gilson	MaryAnn Bride	Yesenia Villagomez
James Burphy	Megan Becke	Zane Barton
James Suazo		

- D. The following officers of the Corporation are duly appointed and authorized to act on behalf of the Corporation for the limited purpose of executing and delivering, as authorized signors, any and all documents necessary for offering, listing, and consummating the sale of real estate serviced by the Corporation, including, the sale or transfer by the Corporation of real estate owned and acquired in connection with the Corporation's business of conducting foreclosures on mortgage loans serviced by the Corporation, or such other documents as may otherwise be required to fulfill the duties of **REO Asset Manager**:

Steven Astin	Dhari Handy	Emma Shaner
Shane Bentley	Holly Lumbert	Stacie Senge
Terry Boren	Jason Maughan	Conrad Stribakos
Coty Evans	Joni McCloy	Tracee Vanderlinden
Cindy Hill	Julee Metters	

Dated: January 29, 2014


 Jason Miller
 Secretary