

NORTH CAROLINA SPECIAL WARRANTY DEED

THIS DEED made this 19th day of May, 2005, by and between

Grantor
JPMORGAN CHASE BANK AS
TRUSTEE

Grantee
LAUREN M. O'TOOLE
(unmarried)

9350 Waxie Way, San Diego, CA 92123

Mail to: Lauren M. O'Toole; 1008 Kingstree Ridge Dr, Winston-Salem NC 27127

ENVELQF.

Drawn By: GLG REO Closing Services, 24022 Gymkhana Rd. Ramona, CA 92065

Excise Tax: \$264.00

Tax Code# 6823-84-4112

The designation Grantor and Grantee as used herein shall include said parties, their heirs. Successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in the County of FORSYTH, State of North Carolina and more particularly described as follows:

BEING KNOWN AND DESIGNATED as Lot No. 198, as shown on the Plat of Kingstree Subdivision, as recorded in Plat Book 32, Page 8, in the Office of the Register of Deeds of Forsyth County, North Carolina, reference to which is hereby made for a more particular description. For further reference, see Deed Book 1661, Page 3280, and Book 1974, Page 566, Forsyth County Registry.

BEING INFORMALLY KNOWN AS Tax Lot 198, Block 6179, Winston Township, Forsyth County Tax Records.

More commonly known as: 1008 Kingstree Ridge Drive, Winston-Salem NC 27127

The property hereinabove described was acquired by Grantor by instrument recorded in Book RE 2525, Page 502.

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee, that Grantor has done nothing to impair such title as Grantor will warrant and defend the title against the lawful claims of all persons claiming by, under or through Grantor, except for the exceptions hereafter stated:

Title to the property hereinabove described is subject to the following exceptions: Easements, conditions, restrictions of record and the Ad Valorem property taxes for the current year.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal, or if corporate, caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year

JPMORGAN CHASE BANK AS TRUSTEE

By: Residential Funding Corporation, its Attorney in Fact, Which Power of Attorney recorded 4/10/02 in Book 2246, Pages 367-369, Forsyth County Register of Deeds, North Carolina.

Sharmel Dawson-Tvau

Assistant Vice President (Corporate Seal)

STATE OF CALIFORNIA COUNTY OF SAN DIEGO

On this 19th day of May, 2005, before me, the undersigned Notary Public, personally appeared Sharmel Dawson-Tyau

Assistant Vice President of RESIDENTIAL FUNDING CORPORATION, a Delaware Corporation and being duly sworn and know to me to be the person who executed the within instrument on behalf of said RESIDENTIAL FUNDING CORPORATION, a Delaware Corporation, that executed and whose name is subscribed to the within instrument as the attorney-in-fact for JPMORGAN CHASE BANK AS TRUSTEE, and acknowledged to me that he/she subscribed the name of JPMORGAN CHASE BANK AS TRUSTEE thereto as principal and the name of RESIDENTIAL FUNDING CORPORATION as attorney-in-fact for said JPMORGAN CHASE BANK AS TRUSTEE and that said Company executed the same as attorney-in-fact and that the authority to execute and acknowledge said instrument is contained in an instrument duly executed, acknowledged, and recorded in the office of the Register of Deeds, County of FORSYTH, State of North Carolina on the 10th day of April, 2002, in Book 2246, Pages 367-369.

Witness my hand and notarial seal, this the 19th day of May, 2005.

My commission expires:

TAMARAH C. S. PRADO
Commission # 1388656
Notary Public - California
San Diego County
My Comm. Expires May 27, 2005

STATE OF NC - FORSYTH CO

The foregoing certificate(s) of:

NP(s)

is certified to be correct at the date of recordation shown on the first page thereof,
Dickie C. Wood, Register of Deeds by:

Deputy/Asst.

otary public