

SPECIAL WARRANTY DEED

State of ALABAMA )  
County of SHELBY )

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of ONE HUNDRED FORTY FIVE THOUSAND SIX HUNDRED AND 00/100 dollars (\$145,600.00) cash in hand paid to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CSFB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-HE4, BY OCWEN FEDERAL BANK, FSB, ITS ATTORNEY IN FACT, (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto said WILLIAM M. TATE AND LOUIS B. TATE, (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying in SHELBY County, ALABAMA, to-wit:

LOT 133, ACCORDING TO THE SURVEY OF LAKE FOREST, FIRST SECTOR, AS RECORDED IN MAP BOOK 24, PAGE 62, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SITUATED IN SHELBY COUNTY ALABAMA.

TO HAVE AND TO HOLD unto the said Grantee, its successor and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

IN WITNESS WHEREOF, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CSFB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-HE4, BY OCWEN FEDERAL BANK, FSB, ITS ATTORNEY IN FACT, has caused these present to be executed in its name and on its behalf as aforesaid, on this the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE  
FOR CSFB MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-HE4, BY OCWEN  
FEDERAL BANK, FSB, ITS ATTORNEY IN FACT

BY: Joseph Hillery **JOSEPH HILLERY**  
Director

ATTEST: Andrew C. Kurek  
**ANDREW C. KUREK**  
Assistant Secretary

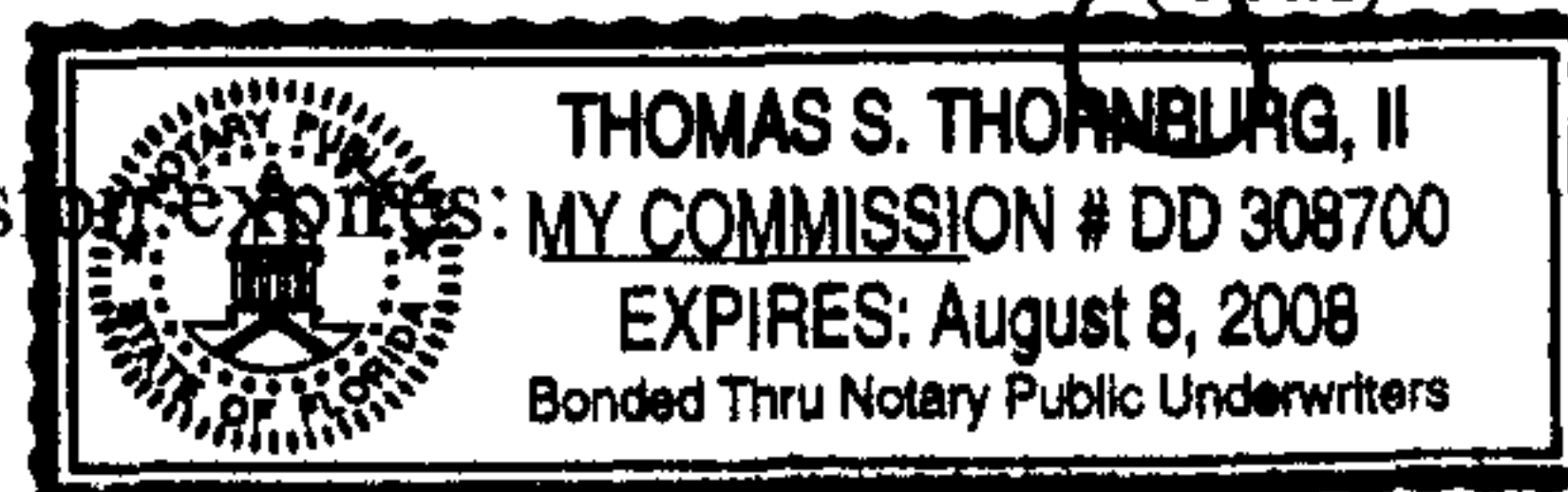
STATE OF Florida  
COUNTY OF Orange

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that JOSEPH HILLERY and \_\_\_\_\_, whose names as Director and \_\_\_\_\_, respectively, of OCWEN FEDERAL BANK, FSB, ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CSFB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-HE4, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation, acting in their capacity as aforesaid, on the day that bears the same date.

Given under my hand and official seal this 11 day of May, 2004

Thomas S. Thornburg, II  
NOTARY PUBLIC

My commission expires:



This instrument prepared by:  
JEREMY D. CROW  
MORRIS & SCHNEIDER, P.C. ("M&S")  
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HOOVER, AL 35244  
AL-040400693