

RETURN TO:
TITLE2LAND, LLC
11851 WENTLING AVE.
SUITE A
BATON ROUGE, LA 70816

Prepared by and Return to:

Title2Land, LLC
11851 Wentling, Suite A
Baton Rouge, Louisiana 70816

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 14 day of June, 2004 between **U.S. Bank, National Association, As Trustee on behalf of the registered holders of the Home Equity Pass-Through Certificates, Series 2002-1** as grantor(s) pursuant to that grant of authority a copy attached hereto and made a part hereof, whose address is c/o 10790 Rancho Bernardo Rd, San Diego, CA 92127 to **Gill Dingome' and Stephanie J. Dingome'**, husband and wife, as grantee, whose address is 1079 Country Club Circle, Birmingham, AL 35244.

WITNESSETH: that the grantors, for in consideration of the sum of **FIVE HUNDRED ELEVEN THOUSAND THREE HUNDRED SIXTY AND 00/100 (\$511,360.00)** and other valuable considerations to said grantors in hand paid by said grantees, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the grantee and grantees heirs forever the following described land located in the County of Shelby, State of Alabama, to-wit:

LOT THREE THOUSAND FOUR HUNDRED TWENTY SEVEN (3427), according to the Survey of RIVERCHASE COUNTRY CLUB, 34TH ADDITION, as recorded in Map Book 15, Page A,B, & C, in the Probate Office of Shelby County, Alabama

Municipal Address: 1079 Country Club Circle, Birmingham, Alabama 35244

Tax Parcel Number: 11-7-35-0-002-001.002

Send Tax Bill To: Gill Dingome' and Stephanie J. Dingome', 1079 Country Club Circle, Birmingham, AL 35244

SUBJECT to easements, restrictions and reservations of record, if any, and taxes for 2004 and subsequent years.

The Warranties passing to grantee hereunder are limited solely to those matters arising from acts of the grantor, its agents or representatives, occurring solely during the period of grantors ownership of the subject real estate.

Singular and plural are interchangeable, as context requires.

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

U.S. Bank, National Association, As
Trustee on behalf of the registered holders
of the Home Equity Pass-Through
Certificates, Series 2002-1

BY: *J. Hillery*
Authorized Agent: **JOSEPH HILLERY**
Director

STATE OF Florida

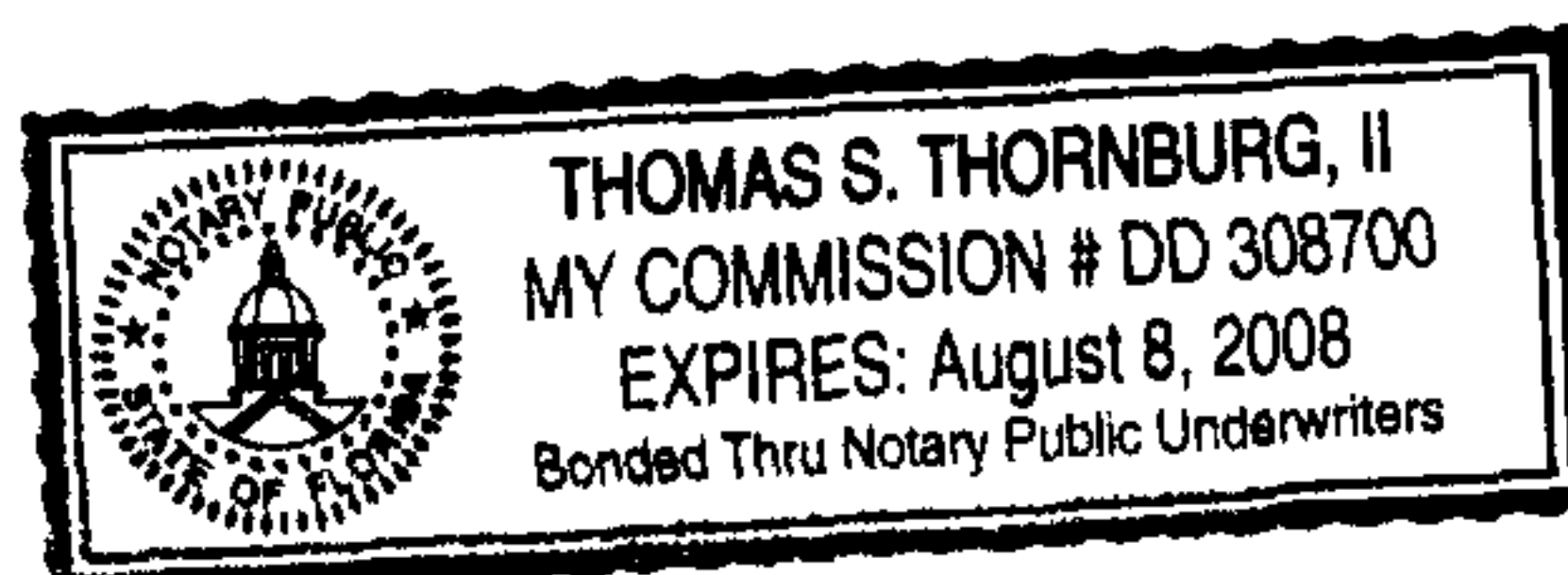
COUNTY OF Orange

Before me, the undersigned, A Notary Public in and for said State at Large, hereby certify that Joseph Hillery, whose name as Authorized Agent for U.S. Bank, National Association, As Trustee on behalf of the registered holders of the Home Equity Pass-Through Certificates, Series 2002-1, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she/he, as such Authorized Agent with full authority executed the same voluntarily for and as the act of said corporation.

Given under my hand this 14 day of June, 2004.

My commission expires: _____

Thomas S. Thornburg, II
Notary Public



INSTR # 101088970
OR BK 31694 PG 0826
 RECORDED 06/08/2001 10:42 AM
 COMMISSION
 BROWARD COUNTY
 DEPUTY CLERK 2005

SPACE ABOVE THIS LINE FOR RECORDER'S USE

POA#: 90

LIMITED POWER OF ATTORNEY

U.S. Bank National Association fka First Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 180 East Fifth Street, Corporate Trust, 2nd Floor, St. Paul, MN 55101 hereby constitutes and appoints Ocwen Federal Bank FSB ("Ocwen"), a Federal Bank, and in its name, aforesaid Attorney-In-Fact, by and through any officers appointed by the Board of Directors of Ocwen, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in 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 the Trustee or the Holders. This Power of Attorney is being issued in connection with Ocwen'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 buildings thereon, as U.S. Bank National Association's act and deed, to contract 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 (including subordination 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 DEC 15 day of 2000, 2000.

20040621000335200 Pg 3/3 528.50
 Shelby Cnty Judge of Probate, AL
 06/21/2004 12:23:00 FILED/CERTIFIED

(SEAL) NO CORPORATE SEAL

U.S. Bank National Association fka First Bank National Association, as Trustee

Witness Sharon Delacruz
 Witness Jason Bloom
 Attest: Jason M. Giel, Asst. Secretary

By: Eve D. Kaplan, Vice President
 By: Shannon M. Rantz, Assistant Vice President

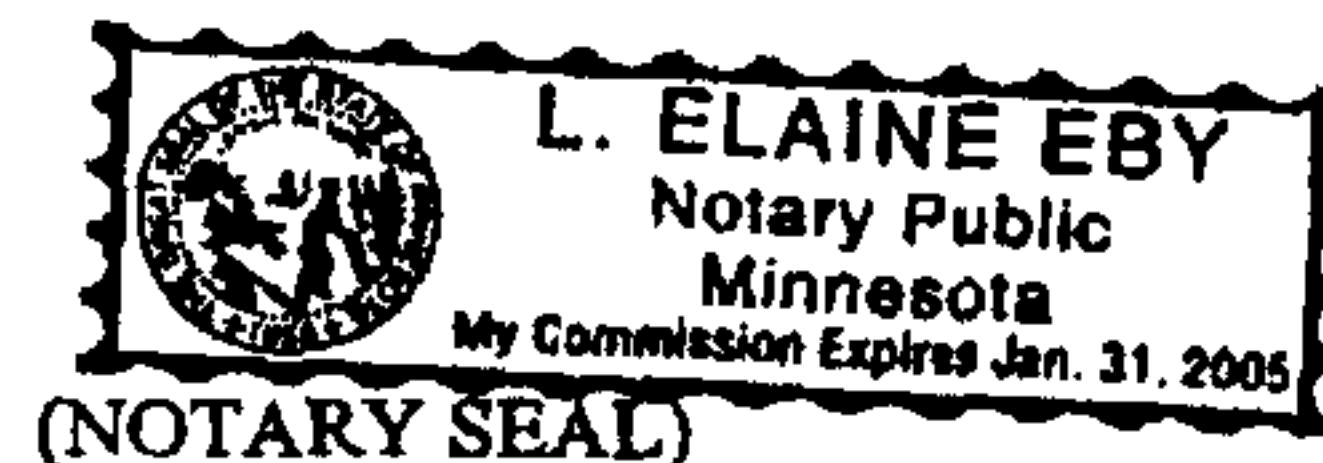
FOR CORPORATE ACKNOWLEDGMENT

STATE OF MINNESOTA)ss
 COUNTY OF RAMSEY)

On this DEC 15 day of 2000, 2000 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Eve D. Kaplan, Shannon M. Rantz and Jason M. Giel, 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, Assistant Vice President and Assistant Secretary respectively, of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

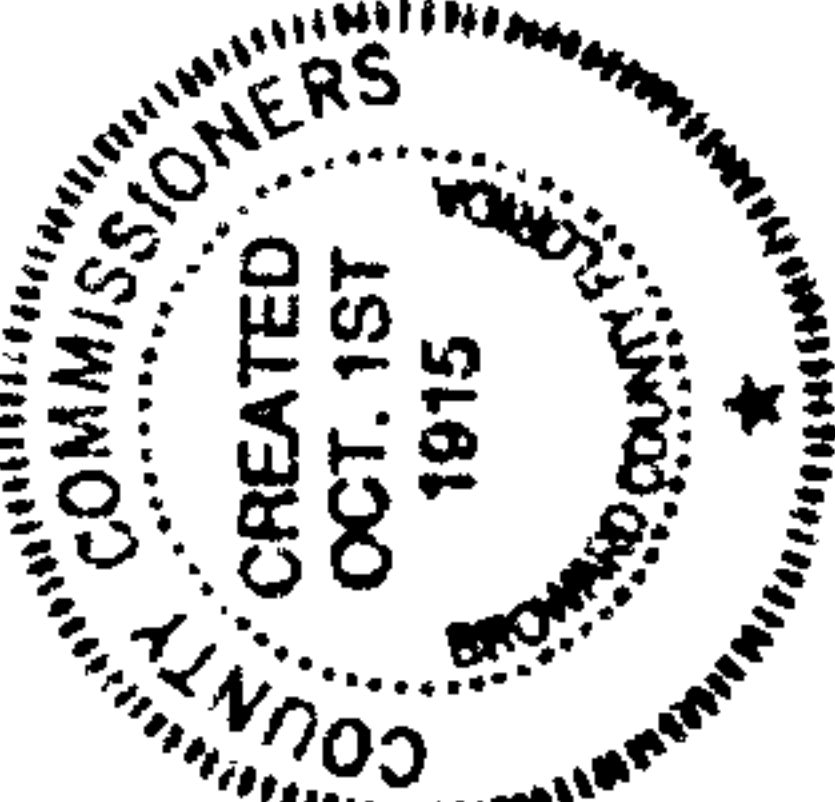
WITNESS my hand and official seal.

Signature L. Elaine Eby



My commission expires:

I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 15 day of December, 2000.
 Roger Degarlais, County Administrator
 By: [Signature] Deputy Clerk



FLA WC Box 97