

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
Kimberly D. Hyde

2281 FOREST LAKES LANE
STERRETT, AL 35147

SPECIAL WARRANTY DEED

2008793

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of one hundred forty-eight thousand and 00/100 Dollars (\$148,000.00) to the undersigned, The Bank of New York, as Trustee for the Benefit of CWABS, Inc. Asset-Backed Certificates, Series 2007-12, a corporation, by Countrywide Home Loans Servicing LP, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Kimberly D. Hyde, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 78, according to the Map and Survey of Forest Lakes Sector 2, Phase 2, as recorded in Map Book 29, Page 127, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
3. Reservation of mineral and mining rights in the instrument recorded in Book 53, Page 262 and Deed book 331, Page 262, together with the appurtenant rights to use the surface.
4. Permit to Alabama Power Company as recorded in Deed Book 139, Page 127, Deed Book 236, Page 829; Deed Book 126, Page 191; Deed Book 126, Page 323; Book 133, Page 210; Real Volume 31, Page 255 and Deed Book 124, Page 519.
5. Right of way to Shelby County as recorded in Deed Book 228, Page 339 and Book 228, Page 341.
6. Restrictions as recorded in Map Book 29, Page 114.
7. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions recorded in Instrument #2002-17094.
8. Right of way to Alabama Power Company as recorded in Book 126, Page 191; Book 126, Page 323; Book 139, Page 127 and Book 236, Page 329.
9. Easement to Shelby County for ingress and egress as recorded in Instrument #1993-03955; Instrument #1993-03957; Instrument #1993-03959; Instrument #1993-03960;

Instrument #1993-03961; Instrument #1993-03964; Instrument #1993-03965 and Instrument #1993-03966.

10. Certification of Annexation Ordinance as recorded in Instrument #2002-14968.
11. 15 foot building setback line from Forest Lakes Lane as shown on recorded map of said subdivision (Lots 60,61,62,65,76 & 78)
12. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20081015000406740, in the Probate Office of Shelby County, Alabama.

\$ 135,327.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the
24 day of November, 2008.

The Bank of New York, as Trustee for the Benefit of
CWABS, Inc. Asset-Backed Certificates, Series 2007-12
By Countrywide Home Loans Servicing LP, as Attorney in
Fact

By:

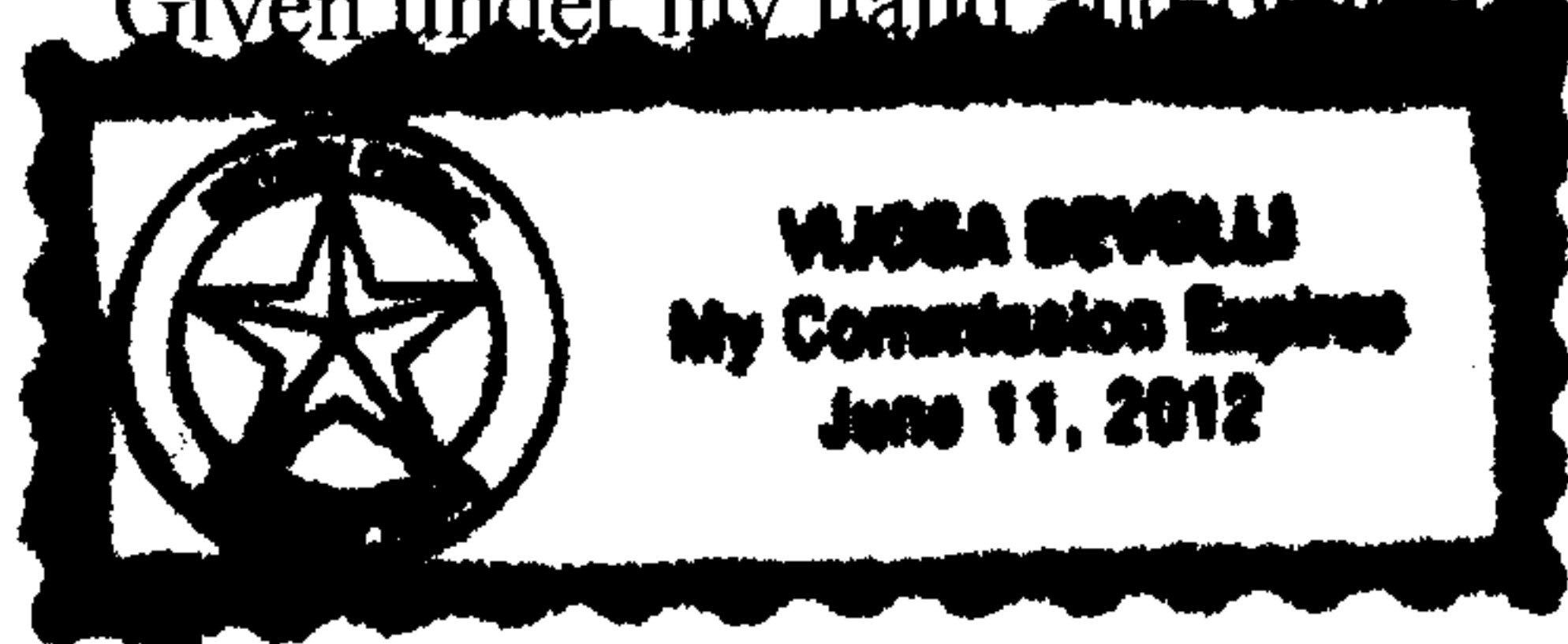
Its Nelda Kershner, Assistant Secretary

STATE OF TEXAS

COUNTY OF COLLIN

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Nelda Kershner, whose name as Assistant Secretary of
Countrywide Home Loans Servicing LP, as Attorney in Fact for The Bank of New York, as
Trustee for the Benefit of CWABS, Inc. Asset-Backed Certificates, Series 2007-12, a
corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged
before me on this day that, being informed of the contents of the conveyance, he/she, as such
officer and with full authority, executed the same voluntarily for and as the act of said
Corporation, acting in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 24 day of November, 2008.



[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2008-004555