

SPECIAL WARRANTY DEED

**STATE OF ALABAMA
COUNTY OF SHELBY**

THIS INDENTURE made this 8TH day of February, 2012.

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Eighty Thousand Dollars and No Cents (\$80,000) and other good and valuable consideration, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1

(Herein referred to as "Grantor") grants, bargains, sells and conveys unto:

Yuehua Lin

(Herein referred to as "Grantee"), the following described real estate, situated in the County of Shelby, the State of Alabama, to-wit:

Lot 16, according to the Survey of The Cottages at Stonehaven, as recorded in Map Book 21, page 26, in the Probate Office of Shelby County, Alabama.

Property Address: 110 Stonehaven Drive, Pelham, Alabama 35124.

TO HAVE AND TO HOLD unto the Grantees, its successors and assigns forever.

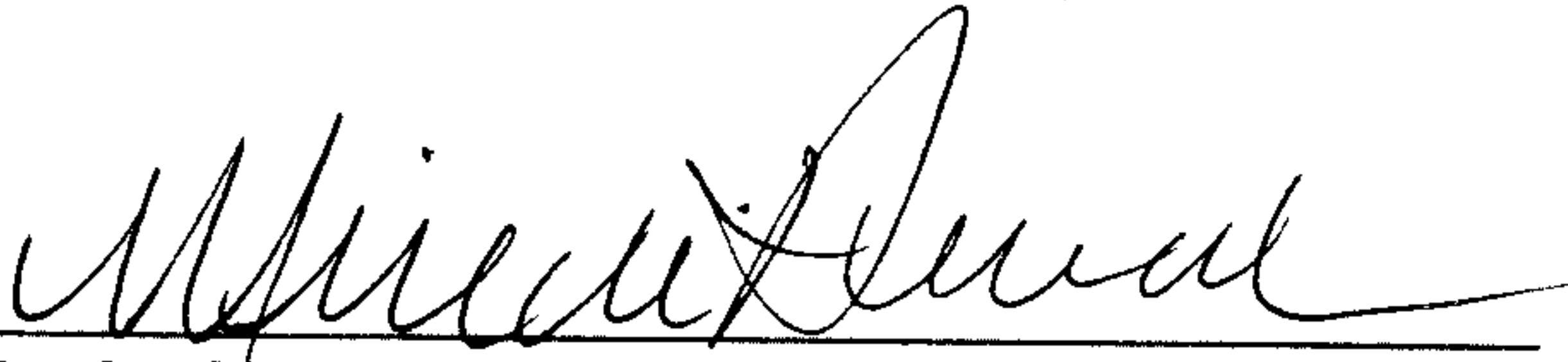
SUBJECT TO STATUTORY RIGHT OF REDEMPTION, If any, of all parties lawfully entitles thereto pursuant to the Code of Alabama (1975), and the amendments thereto.

PROPERTY SOLD AS IS, WHERE IS, AND WITH ALL FAULTS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantee.



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Shelby Cnty Judge of Probate, AL
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IN WITNESS WHEREOF, the said Grantor, by Mindi Hernandez, who is authorized to execute this conveyance, has hereto set its signature and seal, on this the 8th day of February 2011 on behalf of Vericrest Financial Inc., as Attorney-in- Fact for The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1.

By: 

The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 by Vericrest Financial Inc., As Attorney-in- Fact

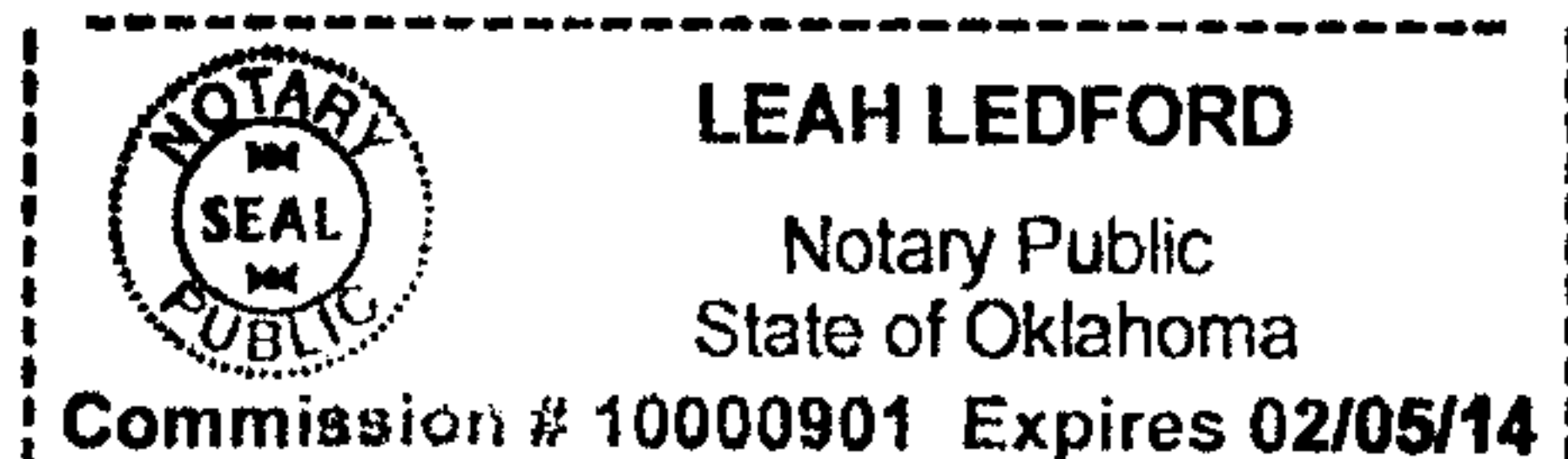
Name: Mindi Hernandez

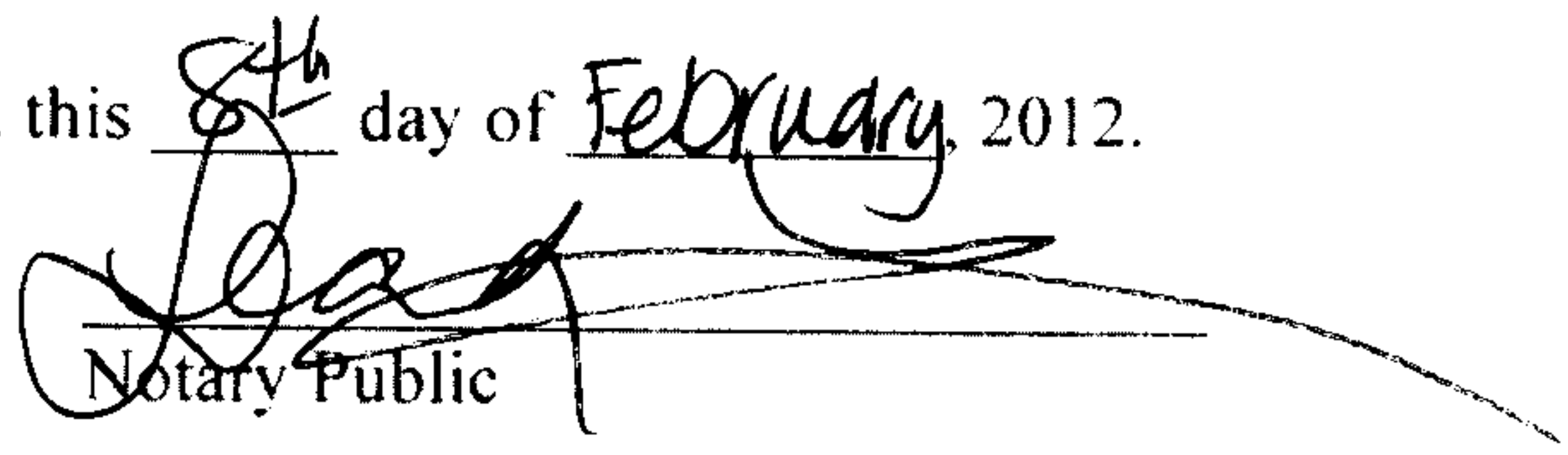
Title: AUTHORIZED SIGNATORY

STATE OF Oklahoma
COUNTY OF Oklahoma

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Mindi Hernandez of Vericrest Financial Inc. as attorney in fact for The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 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 said conveyance, they (he/she), as such officers and with full authority, executed the same voluntarily for and as the act of said association, acting in its capacity as aforesaid.

Given under my hand and official seal this 8th day of February, 2012.




Notary Public

My commission expires:

11-001628
THIS INSTRUMENT PREPARED BY:
SHAPIRO & INGLE, L.L.C.
DAVID M. SIGLER
10130 PERIMETER PARKWAY, SUITE 400
CHARLOTTE, NC 28216

Send Tax Notice To
Yuehua Lin and Jim Jung



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EXHIBIT A

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **THE BANK OF NEW YORK MELLON**, (fka The Bank of New York), having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoint **Vericrest Financial, Inc**, to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with **CIT Mortgage Loan Trust 2007-1, CIT Home Equity Loan Trust 2003-1** on behalf of the Bank

1 The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured

2 The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain, this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same

3 The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned

4 The completion of loan assumption agreements and modification agreements

5 The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note

6 The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby

7 The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note

8 With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts

a the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust,

b the preparation and issuance of statements of breach or non-performance,

c the preparation and filing of notices of default and/or notices of sale,

d the cancellation/rescission of notices of default and/or notices of sale,



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e the taking of a deed in lieu of foreclosure, and

f the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8 a through 8 e, above, and

9 to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof, and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes

The relationship of the Bank and the Attorney under this Power of Attorney is intended by the parties to be that of an independent contractor and not that of a joint venturer, partner, or agent

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank, or (iii) the expiration of one year from the date of execution

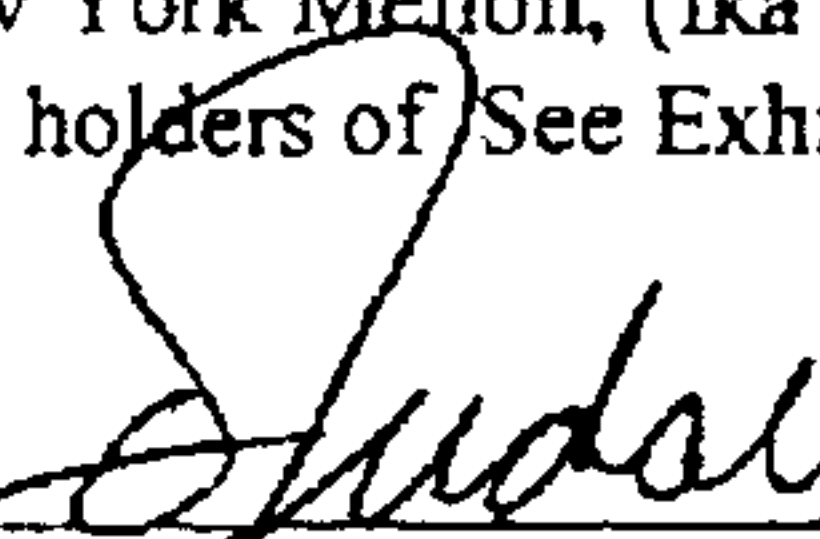
The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity

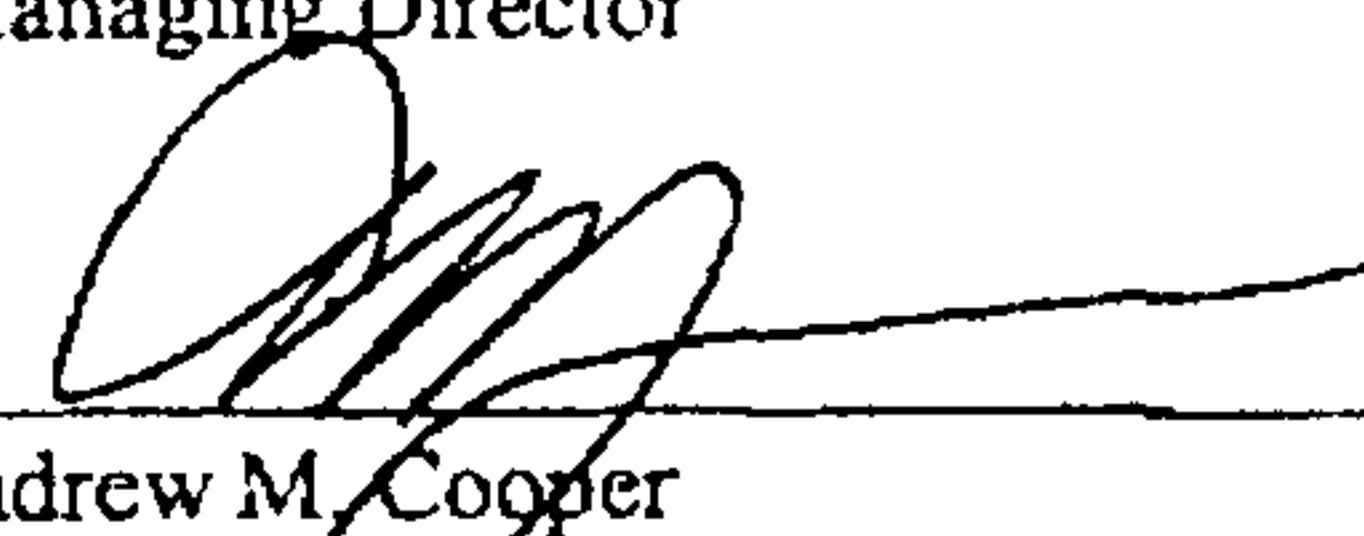
This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles

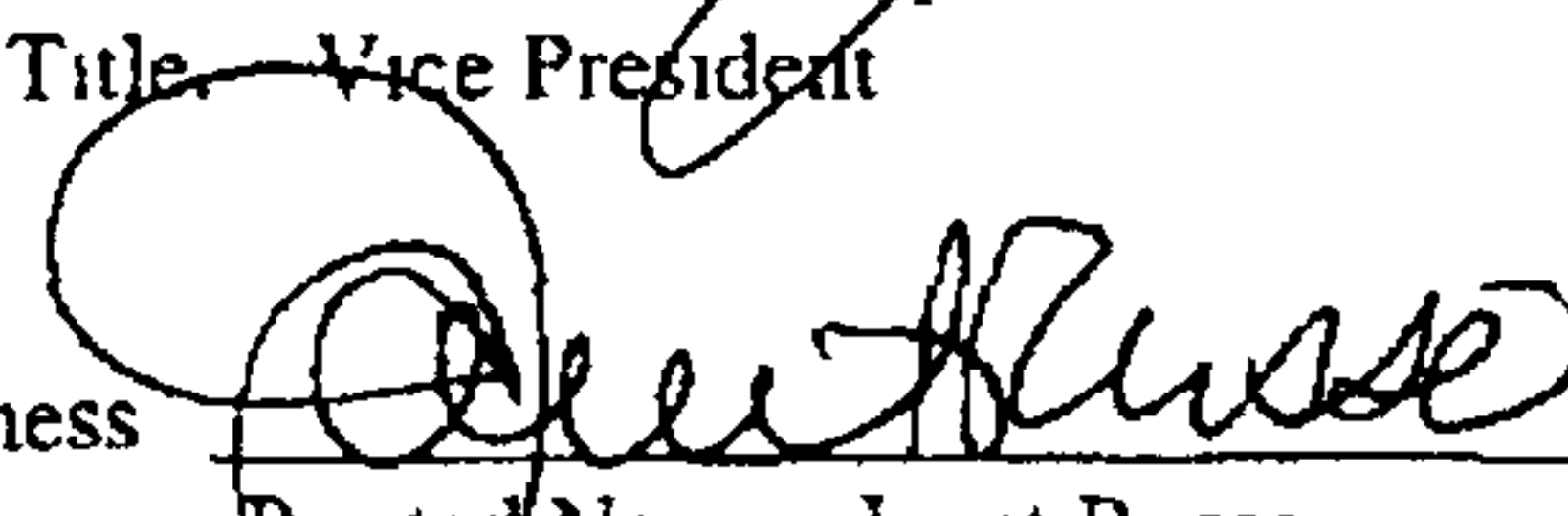
All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed

IN WITNESS WHEREOF, The Bank of New York Mellon (fka The Bank of New York), as Trustee, pursuant to that See Exhibit A attached, and these present to be signed and acknowledged in its name and behalf by Harold Fudali is duly elected and authorized Managing Director this 15th day of April, 2011


The Bank of New York Mellon, (fka The Bank of New York)
as Trustee for the holders of See Exhibit A attached,

By 
Name Harold Fudali
Title Managing Director

By 
Name Andrew M. Cooper
Title Vice President

Witness 
Printed Name Janet Russo

Witness 
Printed Name Alexander Tonge


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ACKNOWLEDGEMENT

STATE OF New York §
COUNTY OF Kings §

Personally appeared before me the above-named Harold Fudali and Andrew M Cooper, known or proved to me to be the same persons who executed the foregoing instrument and to be the Managing Director and Vice President respectively of The Bank of New York, as Trustee for See Exhibit A attached, and acknowledged that they executed the same as their free act and deed and the free act and deed of the Bank of New York Mellon (fka The Bank of New York)

Subscribed and sworn before me this 15th day of April, 2011



NOTARY PUBLIC

My Commission expires _____

THOMAS LAW
Notary Public, State of New York
No. 011A6186772
Qualified in Kings County
Commission Expires May 12, 2012



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Exhibit A

Pooling and Servicing Agreement for CIT Mortgage Loan Trust Series 2007-1 among the Master Servicer and the Trustee, dated as of September 1, 2007

Pooling and Servicing Agreement for CIT Home Equity Loan Series 2003-1 among the Master Servicer and the Trustee, dated as of March 1, 2003



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Shelby County, AL 04/20/2012
State of Alabama
Deed Tax: \$20.00

STATE OF FLORIDA)
COUNTY OF HILLOUGH)
THIS IS TO CERTIFY THAT THE FOREGOING IS A TRUE
AND CORRECT COPY OF THE DOCUMENT ON FILE IN
MY OFFICE WITNESS MY HAND AND OFFICIAL SEAL
THIS 18th DAY OF July 20 11
EAT FRANK
CLERK OF CIRCUIT COURT
BY [Signature] D C