

WTC 867116

2010-002545

Klamath County, Oregon



00080347201000025450060068

02/22/2010 03:07:08 PM

Fee: \$62.00

RECORDING REQUESTED BY:  
Fidelity National Title Company of Oregon

**GRANTOR'S NAME:**

Bank of America, National Association as  
successor by merger to LaSalle Bank National  
Association, as Trustee for Merrill Lynch First  
Franklin Mortgage Loan Trust, Mortgage Loan  
Asset-Backed Certificates, Series 2007-H1  
Association

**GRANTEE'S NAME:**

James R. Fine and Rolinda A. Fine

**SEND TAX STATEMENTS TO:**

James R. Fine and Rolinda A. Fine  
1505 Patterson  
Klamath Falls, OR 97603

**AFTER RECORDING RETURN TO:**

James R. Fine and Rolinda A. Fine  
1505 Patterson  
Klamath Falls, OR 97603

Escrow No: 4609012968-FTEUG01  
2173 Madison Street  
Klamath Falls, OR 97603  
3909-001BC-04401-000/885481

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**SPECIAL WARRANTY DEED – STATUTORY FORM**  
(INDIVIDUAL or CORPORATION)

Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-H1, Grantor, conveys and specially warrants to James R. Fine and Rolinda A. Fine, as tenants by the entirety, Grantee, the following described real property free and clear of encumbrances created or suffered by the grantor except as specifically set forth below:

Parcel 2 of Land Partition 48-98 in the SW ¼ NW ¼ of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

PID#286713      Loan #1044888742

ENCUMBRANCES: Covenants, Conditions, Restrictions and/or Easements of record, if any.

**BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, AND SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, AND SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009.**

The true consideration for this conveyance is \$48,900.00.

W2amt

Dated this 18 day of February 2010; if a corporate grantor, it has caused its name to be signed by order of its board of directors.

Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-H1 Association

BY: Eileen Papariella

As: Eileen Papariella  
Asst. Vice President  
of Home Loan Services, Inc. as attorney in fact

State of Pennsylvania  
County of Allegheny

On this 18 day of February, 2010, before me appeared Eileen Papariella as Asst V.P. for Home Loan Services, Inc. and (proved to me on the basis of satisfactory evidence) or (personally known to me) to be the person whose name is subscribed to the within Instrument (Type of Document: Special Warranty Deed-Statutory Form) as the attorney in fact of Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-H1 and acknowledged that (he) (she) subscribed the name of Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-H1 thereto as principal, and (his)(her) own name as attorney in fact.

Melissa Stoops  
Notary Public - State of Pennsylvania  
My commission expires: 11-25-2012

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Melissa Stoops, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires Nov. 25, 2012  
Member, Pennsylvania Association of Notaries

## LIMITED POWER OF ATTORNEY

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO  
HOME LOAN SERVICES, INC.  
150 ALLEGHENY CENTER REO  
PITTSBURGH, PA 15212  
Attn: Mary Fran Felion

KNOW ALL MEN BY THESE PRESENTS, that Bank of America, National Association, as successor by merger to LaSalle Bank National Association, effective October 17, 2008, having its principal place of business at 540 West Madison Street, Chicago, IL 60661 as Trustee (the "Trustee") pursuant to the Pooling and Servicing Agreements listed in Exhibit A (the "Pooling and Servicing Agreements") among Merrill Lynch Mortgage Investors, Inc. (the "Depositor"), Home Loan Services, Inc., (the "Servicer"), and the Trustee, hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Pooling and Servicing Agreements for the purpose of performing all acts and executing all documents in the name of the Trustee as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which the Servicer is acting as servicer, all subject to the terms of the Pooling and Servicing Agreements.

This appointment shall apply to the following enumerated transactions only:

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 a lien that is replacing a lien existing as of the date of the Mortgage or Deed of Trust or 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 (REO), or conveyance of title to real estate owned (REO).
4. The completion of loan modification agreements or loan assumption agreements.
5. The full 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.

Kamath SR

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 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;
  - 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.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documents:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions;
  - e. any and all documents necessary to effect the transfer of property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

Except as may be permitted above in connection with the servicing of a Mortgage Loan, Servicer shall not, without the Trustee's written consent: (i) initiate any action, suit or proceeding not directly relating to the servicing of a Mortgage Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties) solely under the Trustee's name, (ii) engage counsel to represent the Trustee in any action, suit or proceeding not directly relating to the servicing of a Mortgage Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties), or (iii) prepare, execute or deliver any government filings, forms, permits, registrations or other documents not directly relating to the servicing of a Mortgage Loan in the Trustee's

IN WITNESS WHEREOF, Bank of America, National Association, as successor by merger to LaSalle Bank National Association, as Trustee pursuant to the Pooling and Servicing Agreements among the Depositor, the Servicer, and the Trustee, has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 6<sup>th</sup> day of March, 2009.

*Jonathan T. Vacca*  
Witness: Jonathan T. Vacca

Bank of America, National Association, as successor  
by merger to LaSalle Bank National Association as  
Trustee to the Pooling and Servicing Agreements  
listed in Exhibit A.

*Maria Kotsiovos*  
Witness: Maria Kotsiovos

By: *Vanessa L. Danner*  
Name: Vanessa L. Danner  
Title: Vice President

STATE OF ILLINOIS

COUNTY OF COOK

On March 6, 2009, before me, a Notary Public in and for said state, personally appeared Vanessa L. Danner, Vice President of Bank of America, National Association, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.  
(SEAL)

*Darlene Morrow*  
Notary Public

My Commission Expires **"OFFICIAL SEAL"**  
**DARLENE MORROW**  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES FEB. 11, 2012

Commonwealth of PA  
Allegheny County

Certified **TRUE COPY** of the original per Sec. 12.1 (b) of  
The Notary Public Law.

*Melissa Stoops*  
Notary Public Dated: 2-18-2010

**COMMONWEALTH OF PENNSYLVANIA**  
Notarial Seal  
Melissa Stoops, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires Nov. 25, 2012  
Member, Pennsylvania Association of Notaries

**Exhibit A**  
(list of Pooling and Servicing Agreements effective October 17, 2008)

735 (2006-FF18)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-FF18	Dated: December 1, 2006
736 (2006 - FF1)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-FF1	Dated: December 1, 2006
738 (2007 - FF1)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF1	Dated: January 1, 2007
739 (2007 - FFA)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FFA	Date: January 1, 2007
740 (2007-FF2)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2	Date: February 1, 2007
741 (2007-1)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1	Date: March 1, 2007
743 (2007-2)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-2	Date: April 1, 2007
744 (2007-3)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-3	Dated: May 1, 2007
745 (2007-FFC)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FFC	Date: May 1, 2007
746 (2007-4)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-4	Date: June 1, 2007
747 (2007-A)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Series 2007-A Mortgage Loan Asset-Backed Certificates	Date: August 1, 2007
748 (2007-5)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-5	Date: September 1, 2007
749 (2007-H1)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-H1	Date: September 1, 2007
755 (2007-6)	Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Series 2007- 6 Mortgage Loan Asset Backed Certificates.	Date: December 1, 2007