

Prepared by and return to:
Keith Moore

Gregory B. Taylor, P.A.
5310 NW 33rd Avenue Suite 101
Fort Lauderdale, FL 33309
954-763-6553
File Number: 09-15183E
REO# 0003565843
Tax Folio No. 154S1603023237

Inst: 200912016703 Date: 10/6/2009 Time: 12:21 PM
Doc Stamp: Deed: 805.00
DC: P. DeWitt Cason, Columbia County Page 1 of 6 B: 1181 P: 2546

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Special Warranty Deed

This Special Warranty Deed made this 11th day of September, 2009 between Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1, by EMC Mortgage Corporation, as Attorney in Fact, whose post office address is 2780 Lake Vista Drive, Lewisville, TX 75067, grantor, and James H. White IV and Sarah Kelly White, husband and wife whose post office address is 162 SW Tranquil Glen Lake City FL, grantee: 32024

(Whenever used herein the terms grantor and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witneseth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Columbia County, Florida, to-wit:

Lot 37, of Callaway, Phase Two, according to the Plat thereof, as recorded in Plat Book 7, at Page 70, of the Public Records of Columbia County, Florida.

Parcel Identification Number: 154S1603023237

Subject to taxes for 2009 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors.

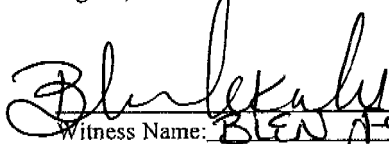
Pursuant to the provisions of Sec. 689.071, F.S., the within names Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above described real property.

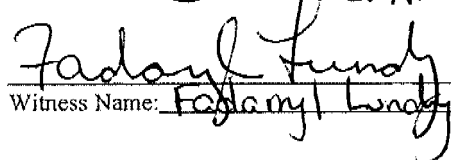
The undersigned agent further states that the below described Power of Attorney has not been heretofore revoked by the principal and is still in full force and effect.

Wherever the text in this Special Warranty Deed so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural.

In Witness Whereof, the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper office(s) thereunto duly authorized, the day and year first above written.

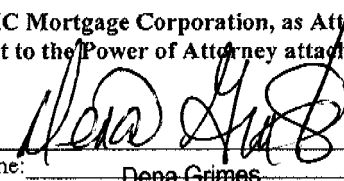
Signed, sealed and delivered in our presence:


Witness Name: Blen Tekadu


Witness Name: Fadanya Lundy

Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1

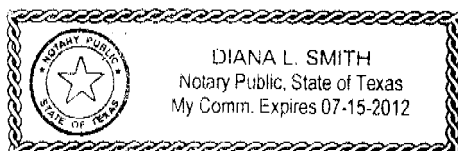
BY: EMC Mortgage Corporation, as Attorney in Fact, pursuant to the Power of Attorney attached hereto

By: 
Print Name: Dena Grimes
Assistant Vice President

STATE OF Texas
COUNTY OF Denton

The foregoing instrument was acknowledged before me this 11th day of September, 2009 by Dena Grimes (Print Name) as AVP (Print Title) of EMC Mortgage Corporation as Attorney in Fact for Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1, on behalf of said firm. He/She ☒ is personally known or _____ has produced a driver's license as identification.

(Notary Seal)




Notary Public

Printed Name: Diana L. Smith

My Commission Expires: 07-15-2012

152 SW Groveland Court, Lake City, FL 32025



When recorded return to:
EMC Mortgage Corporation
Attn: Collateral Management
2780 Lake Vista Drive
Lewisville, TX 75067-3884
214/626-2800

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, Citibank, N.A., a national banking association and having an office for the conduct of business in New York, New York, solely in its capacity as Trustee (in such capacity the "Trustee") under the Pooling and Servicing Agreement dated as of December 1, 2006 entered into between Bear Stearns Asset Backed Securities I LLC as Depositor (in such capacity the "Depositor"), EMC Mortgage Corporation, as Sponsor and Master Servicer (in such capacity, the "Sponsor" and "Master Servicer"), Wells Fargo Bank, N.A. as Securities Administrator (the "Securities Administrator"), and Citibank N.A., as Trustee (the "Pooling Agreement") pursuant to which Bear Stearns Asset Backed Securities Trust 2007-SD1 Asset-Backed Certificates, Series 2007-SD1 are issued and not in its individual corporate capacity, hereby constitutes and appoints EMC Mortgage Corporation, as its true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (viii) below relating to certain mortgage loans (the "Loans") owned by the undersigned, as Trustee, as serviced by EMC Mortgage Corporation, as the Company under the Pooling Agreement. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt, Co-ops and other forms of Security Instruments (collectively the "Security Instruments") and the notes secured thereby (the "Notes").

- i. The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned, as Trustee,
- ii. The Extension and/or Renewal of Financing Statements in the name of the undersigned, as Trustee,
- iii. The Satisfaction, Assignment and/or Release of Security Instruments and/or Financing Statements in the name of the undersigned, as Trustee, or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- iv. The Modification and/or Partial Release of Security Instruments, including the subordination of a Security Instrument to an easement in favor of an entity with powers of eminent domain.
- v. The Assumption of Security Instruments and the Notes secured thereby,
- vi. The right to collect, accelerate, initiate suit on and/or foreclose all Loans, and
- vii. The right to manage, sell, convey or transfer the real and/or personal property specified in the Security Instruments.
- viii. The endorsement of loss payable drafts or other checks that are necessary to effectuate proper servicing of the loan or repairs to the real property encumbered by the Security Instrument.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. The undersigned also gives to said attorney-in-fact full power and authority to appoint by subsequent power of attorney a subservicer (a "Subservicer") to act in its stead so long as the Trustee is given prior notice of such appointment. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

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This limited power of attorney has been executed and is effective as of this 15th day of February, 2008 and the same and any subsequent limited power of attorney given to any Subservicer shall terminate on the date that is the earlier of (i) one year from the date hereof and (ii) the occurrence of any of the following events or until revoked in writing by the undersigned provided, that so long as none of the following events below have occurred or continuing, the Trustee shall execute and deliver a replacement power of attorney:

- i. the supervision or termination of EMC Mortgage Corporation as the Company with respect to the Loans serviced under the Pooling Agreement,
- ii. the transfer of servicing from EMC Mortgage Corporation to another Servicer with respect to the Loans serviced under the Pooling Agreement,
- iii. the appointment of a receiver or conservator with respect to the business of the attorney-in-fact or EMC Mortgage Corporation, or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by the attorney-in-fact, EMC Mortgage Corporation, or any of their creditors.

Notwithstanding the foregoing, the power and the authority given to said attorney-in-fact or any Subservicer under this Limited Power of Attorney shall be revoked with respect to a particular Pooling Agreement and the Loans subject thereto upon the occurrence of:

- i. the suspension or termination of EMC Mortgage Corporation as the Company under such Pooling Agreement; or
- ii. the transfer of servicing under such Pooling Agreement from EMC Mortgage Corporation to another Servicer.

Nothing contained herein shall be deemed to amend or modify the related Pooling Agreements or the respective rights, duties or obligations of the Trustee or EMC Mortgage Corporation thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder. If this limited power of attorney is revoked or terminated for any reason whatsoever, a limited power of attorney given by the Servicer to any Subservicer shall be deemed to be revoked or terminated at the same time.

This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to EMC Mortgage Corporation for the Loans, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.

EMC Mortgage Corporation
as Company

Eileen Deaton
Name: Eileen Deaton
Title: Assistant Secretary

Witness:

Erin Zerhusen
Name: Erin Zerhusen
Title:

Witness:

Meredith Corfield
Name: Meredith Corfield
Title:

Citibank, N.A.,
as Trustee

Marion O'Connor
Name: Marion O'Connor
Title: Vice President

Witness:

Cirino Emanuele
Name: Cirino Emanuele
Title: Vice President

Witness:

Karen Schluter
Name: Karen Schluter
Title: Vice President

STATE OF NEW YORK)
COUNTY OF NEW YORK) SS

On February 15, 2008 before me, a Notary Public in and for said State, personally appeared Marion O'Connor, known to me to be a Vice President of Citibank, N.A., a national banking association that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such national banking association and acknowledged to me that such national banking association executed the within instrument.

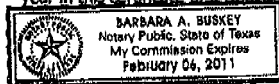
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Fernanda S. Soto
Notary Public
NOTARY PUBLIC-STATE OF NEW YORK
NO. 015641008
COUNTY OF NEW YORK
My Comm. Expires 12/31/2010

STATE OF TEXAS)
COUNTY OF DENTON) SS

On Oct 2, 2008, before me, a Notary Public in and for said State, personally appeared Eileen Deaton, known to me to be a Asst Sec'y of EMC Mortgage Corporation that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such corporation and acknowledged to me that such national banking association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Barbara A. Buskey
Notary Public

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To the Secretary of EMC Mortgage Corporation

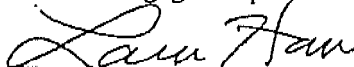
Upon recommendation, after due deliberation and pursuant to the authority granted by resolution adopted as of December 12, 2008, by the Board of Directors of EMC Mortgage Corporation (the "Corporation"), to the Chairman, the Chief Executive Officer, the President, the Chief Operating Officer, the Chief Financial Officer, each Executive Vice President, each Senior Vice President, each Vice President, the Corporate Secretary, each Assistant Secretary and the Treasurer, to appoint officers, below the level of Vice President, the undersigned hereby appoints the following persons as officers of the Corporation:

| <u>Name:</u> | <u>Title to which appointed:</u> |
|-------------------|----------------------------------|
| Sue Harber | Asst. Vice President |
| Terence Free | Asst. Vice President |
| Jim Dolan | Asst. Vice President |
| Perry Pollard | Asst. Vice President |
| Robert Suhre, Jr. | Asst. Vice President |
| Dena Grimes | Asst. Vice President |
| Craig Reuter | Asst. Vice President |
| Scott French | Vice President |
| Ed Serrano | Vice President |
| Rod Wylie | Vice President |
| Adria Brennan | Vice President |

The appointment of the above individuals to officer status is for the purpose of allowing these individuals to execute documents related to the sale of mortgage loans and real property and the foreclosure of real property, including assignments of mortgage, modifications of mortgage, deeds, affidavits and other closing documents, substitutions of trustee and satisfactions and lien releases on behalf of the Company.

This appointment and the length of term as officers of the Corporation are at the convenience and pleasure of the Corporation and are revocable upon notice. Further, the authority of the aforesaid individuals is specifically and strictly limited to the execution of the specific documents herein authorized. If not revoked sooner, such officer status shall terminate upon the individual's transfer or termination from a position requiring these services.

EMC Mortgage Corporation



Lauren Harris, Assistant Secretary

Dated effective: April 20, 2009