

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: 09-16355EA
REO# 0022995724
Tax Folio No. 941050

[Space Above This Line For Recording Data]

Special Warranty Deed

This Special Warranty Deed made this 11 day of March, 2010 between U.S. Bank National Association, as Trustee of the HomeBanc Mortgage Trust 2006-1 Mortgage Pass-Through Certificates, a corporation formed under the laws of the United States whose post office address is 2780 Lake Vista Drive, Lewisville, TX 75067, grantor, and Teri A. Hoover whose post office address is 3279 ANTHEM WAY, VERO BEACH, FL, grantee:
32966

(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)

Witnesseth, 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 Indian River County, Florida, to-wit:

Lot 31, of ANTHEM LAKES AT TRILLIUM, according to the Plat thereof, as recorded in Plat Book 18, at Page 36, of the Public Records of Indian River County, Florida.

Parcel Identification Number: 941050

Subject to taxes for 2010 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.

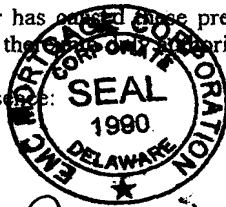
Pursuant to the provisions of Sec. 689.071, F.S., the within names Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above described real property.

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 officer(s) thereto duly authorized, the day and year first above written.

Signed, sealed and delivered in our presence:



Aissa Aum
Witness Name: AUSSACWENS

Meredith C. Field
Witness Name: Meredith C. Field

U.S. Bank National Association, as Trustee of the Homebanc Mortgage Trust 2006-1 Mortgage Pass-Through Certificates, a corporation formed under the laws of the United States

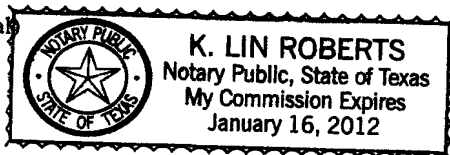
BY: EMC Mortgage Corporation, as Attorney in Fact, pursuant to the Power of Attorney attached hereto

By: [Signature]
Print Name: Terence Free
Assistant Vice President

STATE OF TEXAS
COUNTY OF DENTON

The foregoing instrument was acknowledged before me this 16 day of MARCH, 2010 by TERENCE FREE (Print Name) as AVP (Print Title) of EMC Mortgage Corporation as Attorney in Fact for U.S. Bank National Association, as Trustee of the Homebanc Mortgage Trust 2006-1 Mortgage Pass-Through Certificates, a corporation formed under the laws of the United States, on behalf of said firm. ☒ He/She is personally known or _____ has produced a driver's license as identification.

(Notary Seal)



[Signature]
Notary Public
Printed Name: _____
My Commission Expires: _____

3279 Anthem Way, Vero Beach, FL 32966

#07-3334

Limited Power of Attorney
Page 1 of 3

**RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:**

C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683
EMCAG Loan #: POAH02

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having its principal place of business at 180 East Fifth Street, 2nd Floor, St. Paul, MN 55102-1639, not in its individual capacity but merely as Trustee (the "Trustee"), pursuant to a Pooling and Servicing Agreement dated March 1, 2006, (the "Agreement"), hereby constitutes and appoints EMC Mortgage Corporation ("EMC") as Successor Servicer, by and through EMC'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 EMC pursuant to the Agreement solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgage or deeds of trust (the "Mortgages" and "Deeds of Trust" respectively), retail installment contracts ("other security instruments") and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various Certificateholders for HomeBanc Mortgage Trust 2006-1 Mortgage Pass-Through Certificates (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/or assignment of the Mortgage or Deed of Trust) and for which EMC is currently servicing.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, or re-titling of other security instruments, where said modification, re-recording or re-titling is being done solely for the purpose of correcting the Mortgage, Deed of Trust or other security instruments to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification, re-recording, or re-titling in either instance, does not adversely affect the lien position of the Mortgage, Deed of Trust or other security instruments as insured and (ii) otherwise conforms to the provision of the Agreement.
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 recordation of same (if necessary).
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full or partial conveyance upon payment and discharge of the necessary limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage, Deed of Trust or other security instrument and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

Limited Power of Attorney
Page 2 of 3

7. The full assignment of a Mortgage, Deed of Trust or other security instrument 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 sale;
 - e. The taking of 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 paragraph 8. a. through 8. e. above.
9. With respect to other security instruments the power to:
 - a. Perform any other necessary acts of foreclosure and/or eviction.
10. With respect to the sale of real property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation, the execution of the following documentation:
 - a. Listing agreement;
 - 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; and
 - e. Any and all documents necessary to effect the transfer of real property.
11. The modification or amendment of escrow agreements established for repairs to the mortgaged property.
12. The endorsement of loss drafts or other checks that are necessary to effectuate proper servicing of the loan.
13. Respond to potential and actual litigation complaints on behalf of Trustee. Trustee will be apprised of potential litigation by Servicer as soon as commercially reasonable.

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 the Limited Power of Attorney shall be effective as shown on March 1, 2006.

This Appointment is to be construed and interpreted as a Limited Power of Attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power or attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by EMC to the Trustee under the Agreement, or (ii) be construed to grant EMC the power to initiate or defend any suit, litigation or proceeding brought against U.S. Bank National Association as Trustee for the applicable trust, except as specifically provided for herein or as otherwise contemplated by the Agreement. If EMC receives any notice of suit, litigation or proceeding in the name of U.S. Bank National Association as Trustee, then EMC shall forward a copy of same to the Trustee as soon as commercially reasonable.

Limited Power of Attorney
Page 3 of 3

This Limited Power of Attorney is not intended to extend the powers granted to EMC under the Agreement or to allow EMC to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement. Notwithstanding anything contained herein to the contrary, EMC shall not, without the Trustee's prior written consent (i) hire or procure counsel to represent the Trustee in its individual capacity; or (ii) prepare, execute or deliver any government filing forms, permit registration or other documents, which have the effect of causing the Trustee to be registered to do business in any state. EMC hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by EMC of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Trustee under the Agreement.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

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.

IN WITNESS WHEREOF, U.S. Bank National Association has signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 27th day of November, 2007.

U.S. Bank National Association,
not in its individual capacity but solely as Trustee,

Attest: *Paul J. Gobin*
Name: Paul J. Gobin
Title: Account Administrator

By: *Karen R. Beard*
Name: Karen R. Beard
Title: Vice President

Witness: *Piyusha Shirname*
Name: Piyusha Shirname

Witness: *Carol A. Fournier*
Name: Carol A. Fournier

Acknowledged and Agreed
EMC Mortgage Corporation

By: *Jainan Weeks*
Name: JAINAN WEEKS
Title: VICE PRESIDENT

State of Massachusetts)
County of Suffolk) ss.:

On this 27th day of November in the year 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared Karen R. Beard, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Catherine R. Brown
Catherine R. Brown, Notary Public
My commission expires: 07/11/2014

I:\Legal\KOTTINGER\POAs\US BANK\HomeBanc 2006-1
Inv H14

CERTIFIED TO BE A TRUE COPY

TESTE: *Helen Butts*
Helen Butts, Clerk

Clarke Co., SCT.

This instrument of writing was produced to me on
the 21st day of Dec., 2007
at 9:00 A.M. and with certificate of
acknowledgement thereto attached was
admitted to record.

Teste: *Helen Butts*, Clerk

To the Secretary of EMC Mortgage Corporation

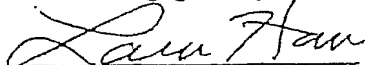
Upon recommendation, after due deliberation and pursuant to the authority granted by resolution adopted as of December 12, 2008, by the Board of Directors of EMC Mortgage Corporation (the "Corporation"), to the Chairman, the Chief Executive Officer, the President, the Chief Operating Officer, the Chief 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