BK 1645 PG 0289

STATE MS.-DESOTO CO.
FILED
JAN 27 1 56 PM '03

BK 1645 PG 289
W.E. DAVIS CH. CLK.

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Custom Recording Solutions
2550 North Redhill Ave.
Santa Ana, Ca. 92705
(800) 756-3524 ext. 5011

36935

Loan #283-0099441

DEED OF RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary of record under the following described Subordinate Mortgage:

Trustor/Grantor: Raymond P. Krzyzkowski and Robin L. Krzyzkowski

Beneficiary: The Secretary of Housing and Urban Development

Date Recorded: November 7, 2001

Original Loan Amount: $2,992.88 **County:** Desoto County
Doc. #: **Book:** 1406 **Page:** 0413

Property Address: 10255 Curtiss Drive, Olive Branch, MS 38654

AND WHEREAS, the indebtedness secured by said Mortgage has been paid in full.

NOW, THEREFORE, the present Beneficiary, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Mortgage in said County in the state of Mississippi, describing the land therein as more fully described in said Mortgage.

IN WITNESS WHEREOF, the Secretary of Housing and Urban Development acting herein by First Madison Services, Inc. f/k/a Clayton National, Inc., its attorney-in-fact, has caused these presents to be executed in its corporate name by its authorized officers this 13th day of December, 2002.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT by First Madison Services, Inc. f/k/a Clayton National, Inc., its attorney-in-fact

By:
Brain C. Newman
Secretary-Treasurer

Edward Kondziola

Steven Friedman

POWER OF ATTORNEY RECORDED 9/27/01
BK-91, PG-330
In the County of Desoto

STATE OF CONNECTICUT :
:ss. Shelton
COUNTY OF FAIRFIELD :

On December 13, 2002, personally appeared, Brain C. Newman, Secretary-Treasurer of First Madison Services, Inc. f/k/a/Clayton National, Inc., attorney-in-fact for the Secretary of Housing and Urban Development, signer and sealer of the foregoing Instrument and acknowledged the same to be his free act and deed as Secretary-Treasurer of First Madison Services, Inc. f/k/a Clayton National, Inc. attorney-in-fact for the Secretary of Housing and Urban Development, before me.

THIS DOCUMENT IS FILED FOR RECORD BY FIDELITY NATIONAL TITLE INS., CO. AS AN ACCOMMODATION ONLY. IT HAS NOT BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

Rita M. Goodson
Notary Public
My Commission expires on 3/31/04

NOTARY PUBLIC CONNECTICUT

Document prepared by John W. Anderson, Esq., 4 Corporate Dr., Shelton, CT 06484