

2/28/05 9:22:16
BK 2,165 PG 643
DESOTO COUNTY, MS
M.E. DAVIS, CH CLERK

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:

JAMES C SMITH
3742 BEN VENUE COVE
HERNANDO, MS 38632

DEED OF RELEASE

GMAC MORTGAGE CORPORATION #:0413990276 "SMITH" Lender ID:10025/1681778869 De Soto, Mississippi PIF: 02/08/2005
MERS #: 100062604139902763 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: JAMES C SMITH & LILLY M SMITH
Original Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)
Original Trustee: J MACK VARNER
Dated: 05/24/2002 Recorded on 06/13/2002 as in Book/Reel/Liber: 1518 Page/Folio: 0131 as Instrument No.: N/A
In the Records of the County Recorder of De Soto Mississippi

Property Address: 3742 BEN VENUE COVE, HERNANDO, MS 38632

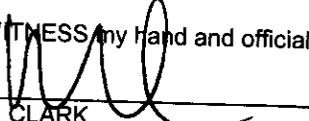
IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

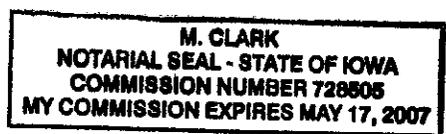
Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)
On February 18th, 2005

By: 
Janice Burt, Assistant Secretary

STATE OF Iowa
COUNTY OF Black Hawk

On February 18th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Janice Burt, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

M. CLARK
Notary Expires: 05/17/2007 #728505



(This area for notarial seal)

Prepared By: Amy Fleming, GMAC MORTGAGE CORPORATION 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 319-236-5400