

1/27/06 11:22:48
BK 2,400 PG 241
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:

BEVERLY SPECHT
351 SANDALWOOD DR
SOUTHAVEN, MS 386714221

DEED OF RELEASE

MORGAN STANLEY CREDIT CORPORATION #:9402390460409 "SPECHT" Lender ID:05 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that MORGAN STANLEY CREDIT CORPORATION 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: BEVERLY JANE SPECHT, HARRY F SPECHT III BEVERLY JANE SPECHT A SINGLE PERSON, AND HARRY FREDERICK SPECHT, III, A SINGLE PERSON

Original Beneficiary: MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

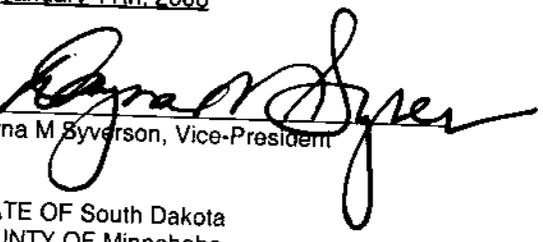
Original Trustee: RITA BORZYM

Dated: 08/16/2002 Recorded on 08/29/2002 as in Book/Reel/Liber: 1553 Page/Folio: 31
In the Records of the County Recorder of De Soto Mississippi

Property Address: 351 SANDALWOOD, SOUTHAVEN, MS 38654

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

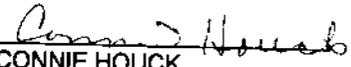
MORGAN STANLEY CREDIT CORPORATION
On January 11th, 2006

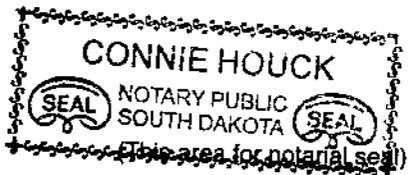
By: 
Dayna M. Syverson, Vice-President

STATE OF South Dakota
COUNTY OF Minnehaha

On January 11th, 2006, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M Syverson, Vice-President, 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,


CONNIE HOUCK
Notary Expires: 10/22/2010



Prepared By: Rhonda Reiners, MORGAN STANLEY CREDIT CORPORATION 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110