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11/10/06 10:26:05
BK 2,604 PG 256
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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RETURN TO: CHASE MANHATTAN MORTGAGE CORP. - CA
10790 Rancho Bernardo Road
San Diego, CA 92127

Loan No. 22939284/Hardaway
File No.: 348.0620497MS/DOJ

INDEXING INSTRUCTIONS: Lot 159 Sec. B. Southbranch Subdivision in Sec. 25 - T1S-R7W

TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF MISSISSIPPI

COUNTY OF DE SOTO

FOR VALUE RECEIVED Mortgage Electronic Registration Systems, Inc. as nominee for WMC Mortgage Corporation, as Assignor, has this day transferred sold, assigned, conveyed and set over to U.S. Bank National Association, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by A W Hardaway to WMC Mortgage Corporation, dated March 28, 2006, and recorded in Book 2450, Page 492 in the Office of the Chancery Clerk of De Soto County, Mississippi.

See attached as Exhibit A

The Assignor herein specifically sells, assigns, transfers and conveys to the Assignee, its successors, representatives and assigns the aforementioned Mortgage the property described herein, the indebtedness secured thereby, together with all the rights, title, interest powers, options, privileges and immunities contained therein.

The Assignor herein has this day sold and assigned to the Assignee the Note secured by the aforementioned Mortgage, and this transfer is made to secure the Assignee, its successors, representatives, and assigns in the payment of said Note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 31st day of October, 2006.

Mortgage Electronic Registration Systems, Inc. as nominee for ~~WMC Mortgage Corporation~~

By: Kim Blanc (L.S.)

By: Angie Rodriguez (L.S.)

Title: Vice President

Title: Assistant Secretary

* BY CHASE HOME FINANCE, LLC AS ATTORNEY-IN-FACT

CORPORATE RESOLUTION ATTACHED AS EXHIBIT B

Morris Schneider JPS

State of California
San Diego

County of _____

I **CAROL LEE PHILLIPS**, a Notary Public in and for said State and County hereby certify that _____ **Vice President** and **Assistant Secretary** whose names as **Kim Blanc** and **Annie Rodriguez** of _____, corporation, are signed the foregoing conveyance and officers and with full authority, executed the same voluntarily for and as the act of said corporation acting in its capacity as such officers on the day the same bears date.

Given under my hand this the 31st day of October, 2006

Carol Lee Phillips
Notary

(Seal)
My Commission Expires:
Nov. 18, 2006



Nicole Arnold
Chase Manhattan Mortgage Corp. - CA
10790 Rancho Bernardo Road
San Diego, CA 92127

Our File No.: 348.0620497MS/doj
Lender Loan No.: 22939284

EXHIBIT "A"

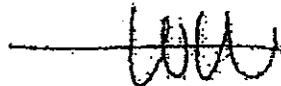
Lot 159, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 89, Page 38, in the Chancery Clerk's Office of DeSoto County, MS.

EXHIBIT b**CORPORATE RESOLUTION**

Be it Resolved that the attached list of candidates are employees of Chase Home Finance LLC, Member of Mortgage Electronic Registration Systems, Inc. (MERS), and are hereby appointed as assistant secretaries and vice presidents of MERS, and, as such, are authorized to:

- (1) release the lien of any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (2) assign the lien of any mortgage loan naming MERS as the mortgagee when the Member is also the current promissory note-holder, or if the mortgage loan is registered on the MERS System, is shown to be registered to the Member;
- (3) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;
- (4) take any and all actions and execute all documents necessary to protect the interest of the Member, the beneficial owner of such mortgage loan, or MERS in any bankruptcy proceeding regarding a loan registered on the MERS System that is shown to be registered to the Member, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a Committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Member, the beneficial owner of such mortgage loan, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan and (g) execute reaffirmation agreements;
- (5) take any and all actions and execute all documents necessary to refinance, amend or modify any mortgage loan registered on the MERS System that is shown to be registered to the Member.
- (6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc. to the Member that are received by the Member for payment on any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (7) take any such actions and execute such documents as may be necessary to fulfill the Member's servicing obligations to the beneficial owner of such mortgage loan (including mortgage loans that are removed from the MERS System as a result of the transfer thereof to a non-member of MERS).

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation effective as of the 27 day of November, 2002, which is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said corporation.



William C. Hultman, Secretary

Chase Home Finance LLC

Mortgage Electronic Registration Systems, Inc.
Certifying Officers

ADONA, Stephanie

BLANC, Kim

DAY, Keith

DEL PILAR, Alexa

GRECH, Judy

GUYETTE, Jane

HEBEL, Greg

KOCH, William R.

LANNING, Joe

RODRIGUEZ, Arif

RUIZ, Telma

SAROT, Deborah

SMITH, Elizabeth

THOMPSON, Cynthia

WILLIAMS, Robin

(in alphabetical order by last name)