

1/22/07 11:49:37  
BK 2,647 PG 172  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

PREPARED BY:  
**Morris, Schneider & Prior, L.L.C.**  
Attorneys and Counselors at Law  
1587 N.E. Expressway, Atlanta, GA 30329  
PHONE (770) 234-9181 FAX (770) 234-9192

RETURN CHASE HOME FINANCE LLC  
TO: 3415 Vision Drive  
Columbus, OH 43219

Loan No. 1935166790/Jones  
File No.: 862.0621969MS/T

INDEXING INSTRUCTIONS: Lot 172, Section D, Magnolia Estates Subdivision, in Section 35, Township 1 South, Range 6 West Desoto County, Mississippi

**TRANSFER AND ASSIGNMENT OF MORTGAGE**

STATE OF MISSISSIPPI **OHIO**  
COUNTY OF DE SOTO **FRANKLIN**

**FOR VALUE RECEIVED** Mortgage Electronic Registration Systems, Inc. acting solely as nominee for United Capital Mortgage its successors and assigns, as Assignor, has this day transferred sold, assigned, conveyed and set over to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by Darrell Jones and Anita B. Jones to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for United Capital Mortgage its successors and assigns, dated June 24, 2003, and recorded in Book 1771, Page 772 in the Office of the Chancery Clerk of De Soto County, Mississippi.

**DARRELL JONES IS A/K/A DARRELL J. JONES.**  
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 31 day of Dec, 2006.

Mortgage Electronic Registration Systems, Inc. acting solely as nominee for United Capital Mortgage its successors and assigns  
By: [Signature] (L.S.)  
RAJESH GARGI VICE PRESIDENT (L.S.)

Title: Beth A Cottrell  
Title: BETH A. COTTRELL ASSISTANT SECRETARY

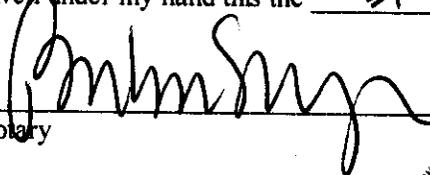
By: CHASE HOME FINANCE, LLC  
S/B/M TO CHASE MANHATTAN  
MORTGAGE CORPORATION AS  
ATTORNEY-IN-FACT.  
(FOR ATTACHED AS EXHIBIT 1)

State of OHIO

County of FRANKLIN

I BARBARA E. MEYER, a Notary Public in and for said State and County hereby certify that Ralph Gerardi and BETH A. COTTRELL whose names as VICE PRESIDENT and ASSISTANT SECRETARY 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 31 day of Dec, 20 06

  
\_\_\_\_\_  
Notary

(Seal)  
My Commission Expires:



**BARBARA E. MEYER**  
NOTARY PUBLIC, STATE OF OHIO  
MY COMMISSION EXPIRES 10-13-10

Darius Armstrong  
Chase Home Finance LLC  
3415 Vision Drive  
Columbus, OH 43219

Our File No.: 862.0621969MS/t  
Lender Loan No.: 1935166790

**EXHIBIT "A"**

Lot 172, Section D, Magnolia Estates Subdivision, in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 36, Pages 29-30, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Darrell J. Jones and wife, Anita B. Jones on August 10, 1992 as shown in Warranty Deed of record in 248 Page 353, in the office of the Chancery Clerk of Desoto County, Mississippi.

Also Commonly known as: 10075 Riggan Drive, Olive Branch, Mississippi 38654

This conveyance is made subject to any and all zoning regulations, building restrictions, set back line, if any, easements and rights for public utilities application to this property.

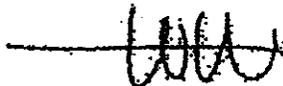
Anita B. Jones, wife of Darrell Jones, joins in the execution of this Deed of Trust for the sole purpose of waiving all martial interest she may have in said property, and is in no way obligated for repayment of said indebtedness.

## CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are employees of Chase Home Finance L.L.C., 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

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**Chase Manhattan Mortgage Corporation:****Mortgage Electronic Registration Systems, Inc.**  
**Certifying Officers**

ACREE, Donna	GULLETTE, Courtney	PETRETTA, Carol
ALGUIRE, Ronald	HARRINGTON, J. Gregory	PETRIDES, Tonya
ASWELL, John D.	HARRIS, Shirley	PIGNATARO, Robert J.
AZIZ, Tamara	HAYDEN, Luke S.	PIHL, Tim
BAIRD, Adam T.	HAYS, Alison L.	PORCELLO, Phyllis
BAKER, April	HEIL-CORZINE, Cynthia	POWELL, Rose
BANNISTER, Diane R.	HENZEY, Lance	PRESTI, Amy
BECKER, William L.	HERNANDEZ, Helen	REITMAJER, Ryan
BELL, Maida	HOBSON, Dee	RESTANI, H. Ray
BERNADONI, Eileen	HOEFLER, Marshall A.	RIALS, Ken
BOGAN, Heather R.	HUNT, Laurie	RITO, Shane
BROOKS, Lakesha	HUTSON, Sharon J.	ROBERTSON, Ken
BURNS, Eileen	IZWORSKI, Cheryl	RODGERS, Sylvia
BUSKIRK, Robin	JOHNSON, Anshell	RODRIGUEZ, Mayra
CARROLL, Tiffany	KARR, Karen	ROTELLA, Stephen
CHESTER, Robert	KOCHERAN, Darin	ROWLES, Barbara L.
CHRISTMAN, Jim	KOVACS, Darlene	SALTER, Linda K.
CLARK, Will	KREUSCH, Laura	SANT, Jeanette
DAVIS, Deborah	LATHAM, Sue	SAUSSIERS, Margery
DAVIS, Susan L.	LAUGHERY, Frank J.	SCHNEIDER, Jim
DEAN, Susan R.	LECHNOWSKY, Orest	SCHWENDIG, Nancy
DEEDS, Renee	LEE, Florence D.	SIOPIS, Sophia
DEL RIO, Brenda K.	LEINAN, Jeffrey W.	SLACK, Edna E.
DELLAVALLE, Joe	LEWIS, Timuka	SMITH, Cindy A.
DESROSIERS, Denise	LOCKHART, Judith	SPEARMAN, Linda
DETORO, Sharon	LONGSHORE, Alonzo	SPITALETTO, Lucille
DIGGS, LaVerne	LOVETT, David	SPOHN, Stacy E.
DOHR, Becky	LUSK, Jacqueline	STEC, Frances M.
DONDERO, Lawrence J., Jr.	MAGERA, Melody	STEVENS, Happy
DYE, Cheryl	MARTINI, Ann	STROBEL, Steven
EBRIGHT, Barbara A.	MAZZA, Donna	STUMP, Christopher
EMORY, Jason L.	MATOUS, John	SULLO, Kay
ENNIS, Mark	MCCLINTON, Marcia	TANNER, Richard
ERWIN, Maureen A.	MCCONKEY, Wanda A.	TARPLEY, Cheryl
FENSION, Angela T.	MCDONALD, Janelle	THROWER, Bob
FITZER, Lyn	MELI, Anthony P., Jr.	TOLSDORF, Lucy
FITZGIBBON, Timothy	MILLER, Alice M.	TOWNSEND, Brenda K.
FORTUNATO, Steve	MILLER, Susanne	TRANT, James R.
FREY, Cathy E.	MOORE, Nicole	TRONCONE, Frederick
FRIEDMAN, Bruce	MORRIS, Beth	TROWBRIDGE, Christina
FUHRMAN, Greg	MOURIDY, Glen	VOGEL, Janet
FULLER, Vicki L.	MULLINGS, Paul	WANDREY, Carol Ann
GARSEE, Kathy	NACK, Jeff	WARD, Dennis
GAVIN, Joseph F.	NEMCICK, Margaret	WATSON, Amos
GERARDI, Ralph	PANETTA, Richard	WATTS, A. Russell
GIDO, Carol	PARKER, Sandra	WAYNE, Shelia
GOETZ, Gerald A.	PARKS, Robyne	WHITAKER, Gail
GULLEDGE, Teresa	PEARSON, Cynthia A.	WILLIAMS, Derek T.

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WILLIAMS, Tameka  
WINCHESTER, Jr.,  
Horace H.

WINEGARDNER, Summer  
M.  
WOLFE, Judith A.

WRINKLE, Debra  
ZACCARIA, Eva