

After Recording
Return to:

America's Servicing Company
MAC X3907-01M
5325 Spectrum Drive
Frederick MD 21703
Attention: Duranne Lloyd

03/12/07 12:03:31
BK 2,677 PB 605
DESOTO COUNTY, MS
M.E. DAVIS, CH CLERK

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Servicer Loan No. 1127104345

MORTGAGE MODIFICATION

THIS AGREEMENT, entered into effective 9th day of March, 2007 between Rick L. Simonds ("Borrower") and Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Mortgage Pass-Through Certificates, Series 2006-NC4 appoints Wells Fargo Bank, NA d/b/a America's Servicing Company, Inc. as attorney-in-fact, amend and supplements (1) the Mortgage, Deed of Trust of Deed to Secure Debt (the "Security Instrument"), dated March 1, 2006 securing the original principal sum of \$86,800.00 and recorded March 10, 2006 in Official Records Book 2,426 at Page 499 of the Official Records of DeSoto County, Mississippi and (2) the Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which cover the real and personal property described in the Security Instrument as the "Property", located at: 39 Conger Court N, Hernando, MS 38632.

WHEREAS, as a result of scrivener's error, the legal description contained in the above described Mortgage Deed was incorrect, which should be described as Exhibit "B", as follows:

Lot 26, Section "B", Whitney Village Subdivision, located in Section 18, Township 3 South, Range 7 West, as shown by plat of record in Plat Book 44, Page 4, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

WHEREAS, both Borrower and Lienholder desire to modify the above referenced mortgage to correct the legal description which should be described as Exhibit "A", as follows:

Lot 26, Section B, Conger Court Subdivision, in Section 24, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Page 15-16, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the Lienholder has agreed that this modification will specifically release the property described in the above Exhibit "B" which was the incorrect property;

NOW THEREFORE, in consideration of the premises and all other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree that the property described in Exhibit "A" of this document shall hereafter be encumbered by the lien of the above referenced mortgage; and FURTHER, the Lienholder hereby releases the real estate property described as Exhibit "B" of this document from the above described Mortgage and Note.

It is further agreed that all the stipulations, provisions, conditions and covenants of the original note and mortgage shall remain in full force and effect, except as herein modified, and nothing herein contained shall be construed to impair the security of the lien of the holder of said

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mortgage nor to impair any rights or powers which the holder may have under said note and mortgage.

IN WITNESS WHEREOF, the parties hereto have set their hands the day and year first above written.

BENEFICIARY:

Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Mortgage Pass-Through Certificates, Series 2006-NC4 appoints Wells Fargo Bank, NA d/b/a America's Servicing Company, Inc. as attorney-in-fact

Lorna L Slaughter
BY: Lorna L Slaughter
TITLE: Vice President

STATE OF MARYLAND

COUNTY OF FREDERICK

On March 9, 2007 before me, the undersigned, a Notary Public for said County and State, personally appeared Lorna L Slaughter, personally known to me to be the person that executed the foregoing instrument and acknowledged that she is the Vice President of the "Beneficiary" and that she did execute the foregoing instrument.

IN WITNESS WHEREOF, I have hereunto signed by name and affixed by Notarial Seal the day and year last written.

Vera Sara Smith
Notary Public

My Commission Expires: Dec. 1, 2009



Prepared By:
First National Financial Title Svcs., LLC
6880 Cobblestone Blvd., Suite 2
Southaven, MS 38672
(662) 892-6536

After recording, return to:
FNF Title Services, Inc.
6880 Cobblestone Blvd, Ste. #2
Southaven, MS 38672
(662) 892-6536
File # S 13597