

PREPARED BY:
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RETURN TO: HOMECOMINGS FINANCIAL, LLC/FNFS
9350 Waxie Way
San Diego, CA 92123

Loan No. 0436784318/Johnson
File No.: 382.0705022MS/T

INDEXING INSTRUCTIONS: Lot 13 and 28, Section A, Belle Point Subdivision, Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi

TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF MISSISSIPPI

COUNTY OF DE SOTO

FOR VALUE RECEIVED Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Decision One Mortgage Company, LLC, as Assignor, has this day transferred sold, assigned, conveyed and set over to The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by Earl L. Johnson and Tracy A. Johnson to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Decision One Mortgage Company, LLC, dated September 11, 2003, and recorded in Book 1832, Page 315, and re-recorded in Book 1873, Page 0639 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 15 day of MARCH, 2007.

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Decision One Mortgage Company, LLC

By: Kathy Holmes (L.S.)

Title: Kathy Holmes
Vice President

By: Dell Cunamy (L.S.)

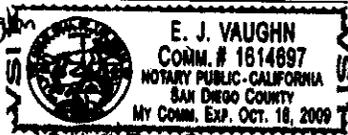
Title: Assistant Vice President

State of CA
County of SAN DIEGO

I E. J. Vaughn, a Notary Public in and for said State and County hereby certify that KARLY HOLMES and DELL CUNAWAY whose names as VICE PRESIDENT and ASSISTANT VICE PRESIDENT of MERS, 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 15th day of March, 2007.

E. J. Vaughn
Notary, E. J. Vaughn



(Seal)
My Commission Expires: 10/18/2009

Sidra Pederson
Homecomings Financial, LLC/FNFS
9350 Waxie Way
San Diego, CA 92123

Our File No.: 382.0705022MS/t
Lender Loan No.: 0436784318

EXHIBIT A

Lot 13 and 28, Section A, Belle Point Subdivision, Section 3, Township 2 South, Range 7 West, as shown by plat or record in Plat Book 64, Pages 2-5, Chancery Clerk's Office for DeSoto county, to which plat reference is hereby made for a complete legal description