

PREPARED BY:
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RETURN TO: **Homecomings Financial, LLC/FNFS**
9350 Waxie Way
San Diego, CA 92123

Loan No. 0400597175/Brown
File No.: 382.0705813MS/T

INDEXING INSTRUCTIONS: Lot 165, The Plantation, Phase I, Section E1, in Section 22, Township 1 South, Range 6 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 Homecomings Financial Network, Inc., 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 Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by Hugh Martin Brown, III and Wanda L. Brown to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Homecomings Financial Network, Inc., dated March 12, 2002, and recorded in Book 1477, Page 0795 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 16 day of MARCH, 2007. effective february 13, 2007

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Homecomings Financial Network, Inc.

By: Kathy Holmes (L.S.)

By: _____ (L.S.)

Title: Kathy Holmes
Vice President

Title: Dell Cunamay
Assistant Vice President

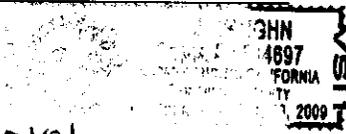
State of CA

County of San Diego

I E J VAUGHN, a Notary Public in and for said State and County hereby certify that KATHY HOWMES and DELL CUNNINGHAM 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 16 day of MARCH, 2007.

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.: 382.0705813MS/t
Lender Loan No.: 0400597175

EXHIBIT A

Lot 165, The Plantation, Phase I, Section E1, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi,
as shown on plat of record in Plat Book 43, Page 48, in the office of Chancery Clerk of DeSoto County, Mississippi.