

PREPARED BY:

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6/27/07 10:31:06
BK 2,743 PG 340
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PS

RETURN TO: GMAC MORTGAGE LLC
500 Enterprise Road, Suite 150
Horsham, PA 19044

Loan No. 0601483131/Waters
File No.: 414.0712783MS/T

INDEXING INSTRUCTIONS: Lot 190, Chateau Ridge Subdivision located in Section 11, Township 2 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., as Assignor, has this day transferred sold, assigned, conveyed and set over to GMAC Mortgage, LLC, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by Donald Waters a/k/a Donald W. Waters to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for NBR Mortgage, dated February 23, 2006, and recorded in Book 2,417, Page 397 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 11 day of June, 2007.

Mortgage Electronic Registration Systems, Inc.

By: [Signature] (L.S.)

By: [Signature] (L.S.)

Title: Mike Dhan
Assistant Secretary

Title: Robin Callahan
Vice President

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State of Pennsylvania
County of Montgomery

I Aixa M. Torres, a Notary Public in and for said State and County hereby certify that Mike Dian and Robin Callahan whose names as Assistant Secretary and Vice President of GMAC Mortgage LLC, 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 11th day of June, 2007.

Aixa M. Torres
Notary

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Aixa M. Torres, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Aug. 3, 2010
Member, Pennsylvania Association of Notaries

(Seal)
My Commission Expires:

GMAC Mortgage LLC
500 Enterprise Road, Suite 150
Horsham, PA 19044

Our File No.: 414.0712783MS/t
Lender Loan No.: 0601483131

EXHIBIT A

Lot 190, Chateau Ridge Subdivision located in Section 11, Township 2 South, Range 6 West, Desoto County, Mississippi as recorded in Plat Book 14, Pages 47-50 in the office of the Chancery Clerk of Desoto County, Mississippi.