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PREPARED BY:

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

Loan No. 1293731844/Powell
File No.: 862.0625934MS/D

INDEXING INSTRUCTIONS: Lot 192 Section C Fairfield Meadows situate in S32 T1S, R8W, DeSoto County, MS

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 Pulaski Mortgage Company, as Assignor, has this day transferred sold, assigned, conveyed and set over to CHASE HOME FINANCE 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 James Powell and wife, Lori A. Powell to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Pulaski Mortgage Company, dated July 23, 2003, and recorded in Book 1787, Page 0650, as having been modified by an agreement recorded in Book 2514, Page 576 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 17 day of January, 2007

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Pulaski Mortgage Company

By: *Stacy E. Spohn* (L.S.)
Stacy E. Spohn VICE PRESIDENT

Title: *Heather R. Bogan*
Title: Heather R. Bogan ASSISTANT SECRETARY

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

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Ohio

State of _____

Franklin

County of _____

I SHARON L. GEARHEART, a Notary Public in and for said State and County hereby certify that Stacy E. Spohn and Heather R. Bogan whose names as VICE PRESIDENT and ASSISTANT SECRETARY of CHASE HOME FINANCE, 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 17 day of January, 2007.

[Signature]
Notary

(Seal)

My Commission Expires:

10-7-2008



SHARON L. GEARHEART

In and For the State of Ohio

My Commission Expires October 7, 2008

Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219

Our File No.: 862.0625934MS/d
Lender Loan No.: 1293731844

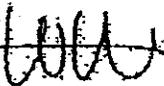
EXHIBIT "A"

Lot 192, Section C, Fairfield Meadows, situated in Section 32, Township 1, South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 1, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

EXHIBIT B
CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are employees of Chase Home Finance LLC, a 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

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

ACREE, Donna
 ALGUIRE, Ronald
 ASWELL, John D.
 AZIZ, Tamara
 BAIRD, Adam T.
 BAKER, April
 BANNISTER, Diane R.
 BECKER, William L.
 BELL, Maida
 BERNADONI, Eileen
 BOGAN, Heather R.
 BROOKS, Lakesha
 BURNS, Eileen
 BUSKIRK, Robin
 CARROLL, Tiffany
 CHESTER, Robert
 CHRISTMAN, Jim
 CLARK, Will
 DAVIS, Deborah
 DAVIS, Susan L.
 DEAN, Susan R.
 DEEDS, Renee
 DEL RIO, Brenda K.
 DELLAVALLE, Joe
 DESROSIERS, Denise
 DETORO, Sharon
 DIGGS, LaVerne
 DOHR, Becky
 DONDERO, Lawrence J., Jr.
 DYE, Cheryl
 EBRIGHT, Barbara A.
 EMORY, Jason L.
 ENNIS, Mark
 ERWIN, Maureen A.
 FENSION, Angela T.
 FITZER, Lyn
 FITZGIBBON, Timothy
 FORTUNATO, Steve
 FREY, Cathy E.
 FRIEDMAN, Bruce
 FUHRMAN, Greg
 FULLER, Vicki L.
 GARSEE, Kathy
 GAVIN, Joseph F.
 GERARDI, Ralph
 GIDO, Carol
 GOETZ, Gerald A.
 GULLEDGE, Teresa

GULLETTE, Courtney
 HARRINGTON, J. Gregory
 HARRIS, Shirley
 HAYDEN, Luke S.
 HAYS, Alison L.
 HEIL-CORZINE, Cynthia
 HENZEY, Lance
 HERNANDEZ, Helen
 HOBSON, Dee
 HOEFLER, Marshall A.
 HUNT, Laurie
 HUTSON, Sharon J.
 IZWORSKI, Cheryl
 JOHNSON, Anchell
 KARR, Karen
 KOCHERAN, Darin
 KOVACS, Darlene
 KREUSCH, Laura
 LATHAM, Sue
 LAUGHERY, Frank J.
 LECHNOWSKY, Orest
 LEE, Florence D.
 LEINAN, Jeffrey W.
 LEWIS, Timika
 LOCKHART, Judith
 LONGSHORE, Alonzo
 LOVETT, David
 LUSK, Jacqueline
 MAGERA, Melody
 MARTINI, Ann
 MAZZA, Donna
 MATOUS, John
 MCCLINTON, Marcia
 MCCONKEY, Wanda A.
 MCDONALD, Janelle
 MELI, Anthony P., Jr.
 MILLER, Alice M.
 MILLER, Susanne
 MOORE, Nicole
 MORRIS, Beth
 MOURIDY, Glen
 MULLINGS, Paul
 NACK, Jeff
 NEMCICK, Margaret
 PANETTA, Richard
 PARKER, Sandra
 PARKS, Robyne
 PEARSON, Cynthia A.

PETRETTA, Carol
 PETRIDES, Tonya
 PIGNATARO, Robert J.
 PIHL, Tim
 PORCELLO, Phyllis
 POWELL, Rose
 PRESTI, Amy
 REITMAJER, Ryan
 RESTANI, H. Ray
 RIALS, Ken
 RITO, Shane
 ROBERTSON, Ken
 RODGERS, Sylvia
 RODRIQUEZ, Mayra
 ROTELLA, Stephen
 ROWLES, Barbara L.
 SALTER, Linda K.
 SANT, Jeanette
 SAUSSIER, Margery
 SCHNEIDER, Jim
 SCHWENDIG, Nancy
 SIOPIS, Sophia
 SLACK, Edna E.
 SMITH, Cindy A.
 SPEARMAN, Linda
 SPITALETTO, Lucille
 SPOHN, Stacy E.
 STEC, Frances M.
 STEVENS, Happy
 STROBEL, Steven
 STUMP, Christopher
 SULLO, Kay
 TANNER, Richard
 TARPLEY, Cheryl
 THROWER, Bob
 TOLSDORF, Lucy
 TOWNSEND, Brenda K.
 TRANT, James R.
 TRONCONE, Frederick
 TROWBRIDGE, Christina
 VOGEL, Janet
 WANDREY, Carol Ann
 WARD, Dennis
 WATSON, Amos
 WATTS, A. Russell
 WAYNE, Shelia
 WHITAKER, Gail
 WILLIAMS, Derek T.

WILLIAMS, Tameka
WINCHESTER, Jr.,
Horace H.

WINEGARDNER, Summer
M.
WOLFE, Judith A.

WRINKLE, Debra
ZACCARIA, Eva