

Record & Return to:
Mortgage Services
PO Box 5449
Mt. Laurel, NJ 08054-9909
Floss Gedling (Mail Stop -DC)
Prepared by: Theresa Stanton
1800 449-8767

Loan # 7079309063

MIN 10001170793090636

PARCEL # 2072 0904.0 00277.00
December 6, 2007

ASSUMPTION AND RELEASE AGREEMENT

This Assumption and Release Agreement ("Agreement") is entered into as of the 6 day of December, 2007 by and between **John M Tidmore Jr.** residing at **2751 Liverpool Lane, Southaven, Mississippi 38671**, and **Darlene L Irish** residing at *333 Ricciuti Dr Apt 308 Quincy, MA 02169* and **Mortgage Electronic Registration Systems, Inc as nominee for Merrill Lynch Credit Corporation** and it's successors and assigns, its principal place of business, 4001 Leadenhall Road, Mt. Laurel, NJ 08054 ("the Parties").

WHEREAS, **John M Tidmore Jr. and Darlene L Irish** have entered into a mortgage loan transaction with **Mortgage Electronic Registration Systems, Inc as nominee for Merrill Lynch Credit Corporation** for a loan in the amount of **\$147,000.00** pursuant to a Note and Mortgage executed **April 22, 2003** ("Loan Documents"). Said Mortgage recorded in, Book 1713, Page 0675, on **May 5, 2003**.

WHEREAS, the Parties wish to release **Darlene L Irish** of any and all liability and to allow **John M Tidmore Jr.** to assume full liability under the Loan Documents.

Now, therefore, in consideration of the mutual promises and covenants contained herein, the Parties agree as follows:

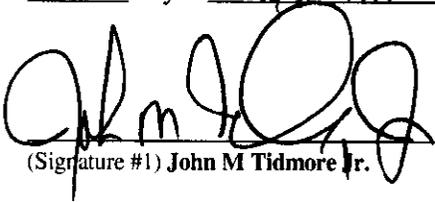
1. **Mortgage Electronic Registration Systems, Inc as nominee for Merrill Lynch Credit Corporation** has made a mortgage loan in the amount of \$147,000.00 to **John M Tidmore Jr. and Darlene L Irish** for property located at **2751 Liverpool Lane, Southaven, Mississippi 38671**, See **Attached Description**.
2. **John M Tidmore Jr.** qualifies for the subject loan without the income and credit of **Darlene L Irish**.

"MERS" is a Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

5

- 3. The Parties hereby agree to release **Darlene L Irish** of any and all liability under the Promissory Note, Mortgage and related documentation arising under the subject mortgage loan.
- 4. **John M Tidmore Jr.** agrees to assume full responsibility of all liabilities and for all terms and conditions under the loan documentation.

IN WITNESS WHEREOF, the undersigned have caused this Agreement to be duly executed this 11 day of December, 2007.


 (Signature #1) John M Tidmore Jr.

Acknowledgment for Signature #1:

State of In

County Of Shelby

On this, the 11 day of Dec., 2007, before me, the undersigned officer, personally appeared John M. Tidmore, Jr. known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained. ***DEAN LILES**

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



9-16-09
My commission expires
DEAN LILES

Darlene L. Irish

(Signature #2) Darlene L. Irish

Acknowledgment for Signature #2:

State of Mass

County Of Plymouth

On this, the 13 day of Dec, 2007 before me, the undersigned officer, personally appeared Darlene Irish known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained. *BRENDA CINTAS

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Brenda Cintas
Notary My commission expires
BRENDA CINTAS 2/19/10

Mortgage Electronic Registration Systems, Inc as nominee for Merrill Lynch Credit Corporation



Lisa Rothwein

Asst. Vice Pres.

Corporate Acknowledgment:

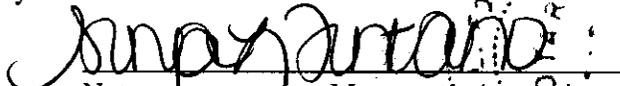
State of New Jersey

County Of Burlington

On this, the 8th day of January, 2008 before me, the undersigned officer, personally appeared Lisa Rothwein Assistant Vice President, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained.

SONJA L. MONTANO

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Notary SONJA L. MONTANO My commission expires
Sonja L. Montano
Notary Public of New Jersey
My Commission Expires June 15, 2011

- Copy One - Return to Mortgage Service Center signed and notarized to be recorded
- Copy Two - Return to Mortgage Service Center signed and notarized for file.
- Copy Three - Member copy
- Copy Four - Member copy

Exhibit A

Legal Description

Lot 277, Section "D", Dickens Place, PUD, Oliver's Glen, located in Section 9, Township 2 South, Range 7 West, City of Southaven, Desoto County, Mississippi, as recorded in plat book 68, page 48, in the office of the Chancery Clerk of Desoto County, Mississippi.