

Recording Requested By:
HSBC MORTGAGE SERVICES

Handwritten initials
3/28/08 10:58:57
BK 2,875 PG 767
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

When Recorded Return To:

MORTGAGE RELEASE
HSBC MORTGAGE SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126

DEED OF RELEASE

HSBC MORTGAGE SERVICES #:0013550520 "ROWAN" De Soto, Mississippi
MERS #: 100046000135505208 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: JAMES G ROWAN AND TONI L ROWAN
Original Beneficiary: FIRST HORIZON HOME LOAN CORPORATION
Original Trustee: PETER F. MAKOWIECKI
Dated: 01/31/2006 Recorded on 02/06/2006 as in Book/Reel/Liber: 2.406 Page/Folio: 162 as Instrument No.: N/A
In the Records of the County Recorder of De Soto Mississippi

Property Address: 1362 BENDING OAK, HERNANDO, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
On March 26th, 2008

By: *[Signature]*
LINDA JONSON, Vice-President

STATE OF Illinois
COUNTY OF Cook

On March 26th, 2008, before me, ANGELIKA HERRON, a Notary Public in and for Cook in the State of Illinois, personally appeared LINDA JONSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
ANGELIKA HERRON
Notary Expires: 04/03/2010



(This area for notarial seal)

Prepared By: Linda Johnson, HSBC MORTGAGE SERVICES 577 LAMONT ROAD, ELMHURST, IL 60126 630-617-7000

Handwritten mark