

Recording Requested By:
Wilshire Credit Corporation

mc 7/31/08 1:50:48
mc BK 2,930 PG 454
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

When Recorded Return To:

Charles Houseal, Jr.
2386 Eagan Cv
Memphis, TN 38134

DEED OF RELEASE

Wilshire Credit Corporation #950828 "Houseal" ID:V05020042 De Soto, MS

Document Prepared By:

Jean Rieder, P.O. BOX 8517, Portland, OR 97207-8517. 888-832-2066

KNOW ALL MEN BY THESE PRESENTS that JP MORGAN CHASE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE MLMI SURF TRUST SERIES 2005-BC3 NOW KNOWN AS THE BANK OF NEW YORK TRUST COMPANY N.A. AS TRUSTEE BY WILSHIRE CREDIT CORPORATION ITS ATTORNEY IN FACT holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has ~~been~~

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 or persons legally entitled thereto.

Original Trustor (Borrower): CHARLES W HOUSEAL JR, AN UNMARRIED MAN

Original Beneficiary (Lender): SOUTHPPOINT FINANCIAL SERVICES, INC.

Original Trustee: ACCURATE TITLE

Date: 01/31/2005 and Recorded 02/15/2005 as Instrument No. Book/Reel/Liber 2,160, Page/Folio 68-79, RERECORDED 06/15/2005 as Instrument No. , Book/Reel/Liber 2,237, Page/Folio 401-412, in the Records of the County Recorder of DE SOTO County MISSISSIPPI

Property Address: 10225 Honey Ridge Dr, Hernando, MS, 38632-7003

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

JP Morgan Chase Bank National Association as Trustee for the MLMI SURF Trust Series 2005-BC3 now known as The Bank of New York Trust Company N.A. as trustee by Wilshire Credit Corporation its Attorney in Fact POA: To Be Recorded Concurrently Herewith
On July 09, 2008

By: Charlene Busselaar

CHARLENE BUSSELAAR, TITLE SERVICES TEAM LEAD



"PAID PURSUANT TO SETTLEMENT AGREEMENT"

STATE OF Oregon
COUNTY OF Washington

ON July 09, 2008, before me, J. M. COOK, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Charlene Busselaar, Title Services Team Lead, 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.

J. M. Cook
J. M. COOK
Notary Expires: 10/13/2009 #398357



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
JMC-20080709-0034 MSDE SO DE SOTO MS BAT: 9867/950828 KXMSDOR1

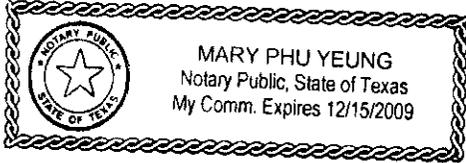
Handwritten mark

ACKNOWLEDGEMENT

STATE OF TEXAS §
§
COUNTY OF HARRIS §

Personally appeared before me the above-named Rafael Herrera and Terry Stewart, known or proved to me to be the same person who executed the foregoing instrument and to be the Managing Director and Vice President respectively of The Bank of New York Trust Company, National Association as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee For The MLMI SURF Trust Series 2005-BC3, and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee.

Subscribed and sworn before me this 1st day of November, 2007.



Mary Phu Yeung
NOTARY PUBLIC
My Commission expires: *Mary Phu Yeung*