

PREPARED BY:  
NATIONWIDE TRUSTEE SERVICES, INC.  
Substitute Trustee  
1587 Northeast Expressway  
Atlanta, Ga 30329  
PHONE (770) 234-9181 FAX (770) 234-9192

8/21/08 10:15:54  
BK 2,938 PG 243  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

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

Loan No. 1082493172/Sumner  
File No.: 862.0810649MS/S

INDEXING INSTRUCTIONS: Lot 23, Section "A", Northwood Hills Subdivision, in Section 12,  
Township 3 South, Range 8 West, DeSoto County, Mississippi

## TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF  
COUNTY OF

**FOR VALUE RECEIVED** JPMorgan Chase Bank, N.A., 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 Cathy L. Sumner to JPMorgan Chase Bank, N.A., dated June 30, 2005, and recorded in Book 2,249, Page 692 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.

*M. Schmedt*

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IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 14 day of August, 2008.

JPMorgan Chase Bank, N.A.

By: [Signature] (L.S.)

By: [Signature] (L.S.)

Title: AIF

Title: AIF

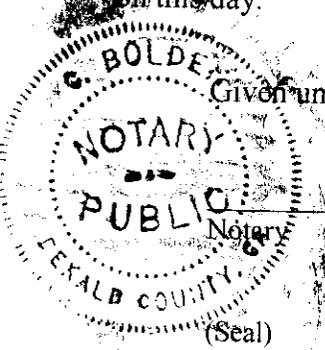
**POWER OF ATTORNEY  
ATTACHED AS EXHIBIT B**

State of Georgia  
County of DeKalb

I CBolden, a Notary Public in and for said State and County hereby certify that Joel Freedman and Mark Balce who are Attorney in Fact for JP Morgan Chase Bank NA a corporation/limited liability company signed the foregoing conveyance with full authority, executed the same voluntarily for and as the act of said corporation/limited liability company, acting in its capacity as attorney in fact on this day.

Given under my hand this 14 day of August 2008

CBalden



(Seal)

My Commission Expires:

**C. Bolden**  
Notary Public, State of Georgia  
DeKalb County  
My Commission Expires Jan. 28, 2011

Winston Murray  
Chase Home Finance LLC  
3415 Vision Drive  
Columbus, OH 43219

Our File No.: 862.0810649MS/s  
Lender Loan No.: 1082493172

**EXHIBIT "A"**

Lot 23, Section "A", Northwood Hills Subdivision, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58, Pages 22-24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

## EXHIBIT B

**LIMITED POWER OF ATTORNEY**

JPMorgan Chase Bank, N.A. (the "Principal") hereby constitutes and appoints THOMAS E. PRIOR, LARRY W. JOHNSON, JOEL A. FREEDMAN, MARK A. BAKER, JAY G. ANDERSON, JONATHAN M. BUTLER, KENNETH D. CAVINS, MICHELE BURGOS OR WENDY B. COLE, any of which may act, as the Principal's true and lawful Attorney-in-Fact, and in its name, place and stead and for the Principal's benefit, acknowledge in writing or by facsimile stamp for the purpose of performing all acts and executing all documents in the name of the Principal as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions:

This appointment shall apply to the following transactions only:

With respect to any mortgage or deed of trust of which JPMorgan Chase Bank, N.A. is the present owner or authorized servicer, THOMAS E. PRIOR, LARRY W. JOHNSON, JOEL A. FREEDMAN, MARK A. BAKER, JAY G. ANDERSON, JONATHAN M. BUTLER, KENNETH D. CAVINS, MICHELE BURGOS OR WENDY B. COLE, any of which may act, are authorized to execute substitution of trustee instruments such that the substitute trustee may act in place and in stead of any previously named trustee, all in accordance with applicable state law and the terms of such mortgage or deed of trust, including authority to transfer and assign the foreclosure bid and to convey title to said foreclosure property as specifically authorized.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform each and every act and things necessary and proper to carry into effect the power or powers granted by or under this Limited power of Attorney, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective September 13, 2006.

Third parties without actual notice may rely upon the exercise of power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned and recorded in the Office of Register of Deeds of the County and State in which this Limited Power of Attorney has been previously recorded.

IN WITNESSS WHEREOF, JPMorgan Chase Bank, N.A. has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and on its behalf by

B. Scott Arnold, its duly elected and authorized Vice President, this 12 day of September, 2006.

JPMorgan Chase Bank, N.A.

By: [Signature]  
Name: B. Scott Arnold  
Title: Vice President

CORPORATE SEAL:

STATE OF Ohio  
Franklin COUNTY

I, Laura C. Doehring, a Notary Public, of said county do hereby certify that B. Scott Arnold, personally came before me this day and acknowledged that he is the Vice President, being authorized to do so, executed the foregoing instrument.

Witness my hand and official seal, this 12 day of September, 2006.

[Signature]  
Notary Public

My Commission Expires: \_\_\_\_\_



**Laura C. Doehring**  
Notary Public-State of Ohio  
My Commission Expires  
12-13-2010