

This instrument was prepared by
Uriah Reel-Bohrer

When recorded return to:

Principal Bank

P.O. Box 9351

Des Moines, Iowa 50306-9351

800-672-3343

TRUSTOR:

Clint L Gowen

Carla Gowen

1045 Hwy 304

Hernando, MS 38632-8131

Space Above This Line For Recording Data

DEED OF FULL RECONVEYANCE

SUBSTITUTION OF TRUSTEE

MIN 100039046935912218

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc., as nominee for Principal Bank, the beneficial owner, whose address is P.O. Box 2026, Flint MI 48501-2026 and holder of that certain Deed of Trust made and executed by Clint L Gowen and Carla Gowen, husband and wife, and Quicken Loans Inc, as Mortgagee on October 4, 2006, does hereby acknowledge that the beneficial owner has been fully paid, satisfied or otherwise discharged. The Deed of Trust was recorded on October 27, 2006 in the Office of the Recorder for De Soto County, Mississippi and is indexed as Instrument Number --- Book 2,593 Page 279 in the amount of \$23,000.00. The Deed of Trust having been complied with, the undersigned reconveys the Deed of Trust and all of its right, title and interest in the Property located at 1045 Hwy 304, Hernando, Mississippi 38632-8131 and legally described as:

PLEASE SEE ATTACHED EXHIBIT A - LEGAL DESCRIPTION.

The undersigned, present beneficiary, as the owner and holder of the Note secured by Deed of Trust dated October 4, 2006, made by Clint L Gowen and Carla Gowen, husband and wife, as Grantor to Michael Lyon as original Trustee, and Mortgage Electronic Registration Systems for Quicken Loans Inc, which Deed of Trust was recorded in Document Number --- Book 2,593 Page 279 Office of the De Soto County, hereby appoints and substitutes Barbara C. Mueller as Trustee in lieu of the Trustee therein.

As such duly appointed and substituted Trustee, Barbara C. Mueller hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee.

IN WITNESS WHEREOF, the owner and holder above named, and Barbara C. Mueller as successor Trustee, has caused this instrument to be executed, each in its respective interest.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., by the officer duly authorized, has duly executed the foregoing instrument on the 20th day of May, 2010.

Mortgage Electronic Registration Systems, Inc.

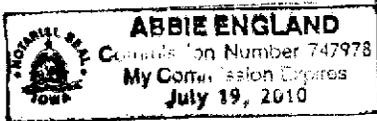
Missy Harken
Missy Harken, Assistant Secretary

TRUSTEE:
Barbara C. Mueller
Barbara C. Mueller, Sub Trustee

(Lender Acknowledgment)

STATE OF Iowa _____ Polk _____ COUNTY, SS:

On 20th day of May, 2010 before me, the undersigned acknowledged, a Notary Public in and for said County and State, personally appeared Missy Harken, personally known to me to be the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., whose address is P.O. Box 2026, Flint, MI 48501-2026, the corporation described in and which executed the foregoing instrument; that she knows the seal of said corporation; that the seal affixed to said instrument is such corporation seal; that it was so affixed by order of the board of directors of said corporation, and that she signed her name thereto by like order.

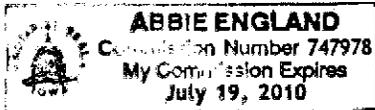


Abbie England
Notary Public in and for Said State

(Trustee Acknowledgment)

STATE OF Iowa _____ Polk _____ COUNTY, SS:

On this 20th day of May 2010, personally appeared Barbara C. Mueller, SubTrustee, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.



Abbie England
Notary Public in and for Said State

EXHIBIT A - LEGAL DESCRIPTION

Tax ID Number: 30861400-00018

Land situated in the County of **DeSoto** in the State of **MS**

INDEX AS FOLLOWS

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:
A LEGAL DESCRIPTION OF A TRACT OF LAND BEING LOCATED IN THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;
COMMENCING AT A FENCE CORNER POST LOCATED AT THE INTERSECTION OF THE SOUTH RIGHT OF WAY LINE OF HIGHWAY 304 (100' WIDE) AND THE EAST LINE OF SAID SECTION 14; THENCE SOUTH 87 DEGREES 54 MINUTES 13 SECONDS WEST ALONG SAID SOUTH RIGHT OF WAY FOR A DISTANCE OF 154.49 FEET TO A 1" IRON PIPE SET, SAID PIPE BEING ALSO THE NORTHWEST CORNER OF TRACT 1, SAID POINT BEING ALSO THE TRUE POINT OF BEGINNING FOR THE HEREIN DESCRIBED TRACT; THENCE CONTINUE ALONG SAID RIGHT OF WAY SOUTH 87 DEGREES 54 MINUTES 13 SECONDS WEST FOR A DISTANCE OF 50.01 FEET TO A STEEL FENCE RAIL FOUND, SAID RAIL BEING THE NORTHWEST CORNER OF THE PROPERTY AS DESCRIBED IN DEED BOOK 252, PAGE 326 IN THE CHANCERY CLERKS OFFICE OF DESOTO COUNTY, MISSISSIPPI; THENCE SOUTH 03 DEGREES 17 MINUTES 11 EAST FOR A DISTANCE OF 693.77, FEET (DEED SOUTH 03 DEGREES 42 MINUTES EAST 695.0) ALONG A MEANDERING FENCE, BEING THE EAST LINE OF THE HILLSTROM 12.0 ACRE TRACT TO A FENCE CORNER POST; THENCE SOUTH 86 DEGREES 12 MINUTES 59 WEST FOR A DISTANCE OF 269.50 FEET ALONG THE SOUTH LINE OF THE HILLSTROM TRACT TO A 1" IRON PIPE SET; THENCE SOUTH 03 DEGREES 47 MINUTES 01 EAST FOR A DISTANCE OF 301.79 FEET TO A 1" IRON PIPE SET; THENCE NORTH 86 DEGREES 12 MINUTES 59 EAST FOR A DISTANCE OF 316.88 FEET TO A 1" IRON PIPE SET; THENCE NORTH 03 DEGREES 17 MINUTES 11 WEST FOR A DISTANCE OF 994.10 FEET TO THE TRUE POINT OF BEGINNING.
THE TRACT OF LAND DESCRIBED ABOVE LIES ENTIRELY WITHIN THE

**DESCRIPTION OF LAND AS RECORDED IN DEED BOOK 293, PAGE 496 IN THE
CHANCERY CLERKS OFFICE OF DESOTO COUNTY, MISSISSIPPI.**

Commonly known as: **1045 Hwy 304, Hernando, MS 38632**