

FULL DEED OF RELEASE

This full deed of release (this "deed") is made as of the 11 January 2012, by US Federal Credit Union ("Grantor") having the mailing address of 1400 Riverwood Drive, Burnsville, MN 55337.

WITNESSETH:

Whereas, Credit Union is the current holder of the promissory note(s) or other instruments of indebtedness described in and secured by that certain deed of trust dated May 11, 2010 executed by Kimberly D Marcinkowska, An Unmarried Individual (Grantee) having an address of 12755 Old Byhalia Rd Byhalia, MS 38611 Tel: 901-581-8440 and in favor of the trustee named therein for the benefit of Credit Union (the "deed of trust"), which deed of trust is recorded in Book 3,174 Page 328-333 Deed Number or real estate records for the County of Desoto, State of Mississippi, and covers the real estate located in said county and described as follows:

Please see attached Exhibit A

This property may be commonly referred to as: 12755 Old Byhalia Rd Byhalia MS 38611

Whereas, the present owner of said property has fully paid and satisfied the indebtedness secured by the Deed of Trust or Grantor has otherwise agreed to fully release the Deed of Trust:

Now, therefore, in consideration of the foregoing, Grantor does hereby REMISE, RELEASE AND QUIT CLAIM unto the said present owner all right, title and interest in and to said property, TO HAVE AND TO HOLD the same, free, clear, and discharged from the lien of the Deed of Trust

In witness whereof, Grantor has caused this Deed to be executed by its duly authorized officer as of the day and year first written above.

By: *Brandon Sauer*
Brandon Sauer
Lending Officer

State of Minnesota)
)ss.
County of Dakota)

On this 11 January 2012, before me appeared Brandon Sauer, to me personally known, who being by me duly sworn, did say that he is Lending Officer of US Federal Credit Union, and the said instrument was signed in behalf of said association, by the said Lending Officer acknowledged said instrument to be the free act and deed of said association.

In testimony whereof, I have hereunto set my hand and affixed my official seal in the county and state aforesaid, the day and year first above written.

Pamela E Anderson
Pamela E Anderson
Notary Public
My Commission expires: 01/31/15

This document was drafted by, and return to:
Pamela Anderson 952-736-5230
US Federal Credit Union
1400 Riverwood Drive
Burnsville, MN 55337

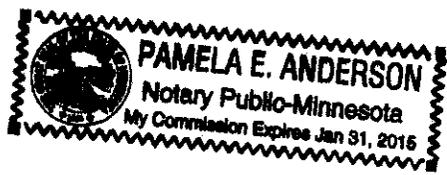


EXHIBIT A

ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE IN THE COUNTY OF DESOTO, IN THE STATE OF MISSISSIPPI, TO WIT: BEGINNING AT THE NORTHWEST CORNER OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP-3-SOUTH, RANGE-5-WEST, DESOTO COUNTY MISSISSIPPI AND THENCE RUN SOUTH 0 DEGREES 39 MINUTES 22 SECONDS EAST ALONG THE WEST LINE OF SAID QUARTER SECTION, 332.93 FEET TO THE NORTHWEST CORNER OF SAID 35.1 ACRE TRACT; THENCE RUN SOUTH 89 DEGREES 42 MINUTES 36 SECONDS EAST ALONG SAID NORTH LINE OF TRACT 1445.0 FEET TO A POINT; THENCE RUN SOUTH 0 DEGREES 18 MINUTES 40 SECONDS WEST 50.24 FEET TO A POINT IN THE SOUTH LINE OF BYHALIA ROAD AS SHOWN ON SAID RONALD R. WILLIAMS SURVEY AND BEING THE TRUE POINT OF BEGINNING; THENCE RUN SOUTH 0 DEGREES 18 MINUTES 40 SECONDS WEST 310.15 FEET TO A POINT; THENCE SOUTH 47 DEGREES 29 MINUTES 50 SECONDS WEST 40.9 FEET TO A POINT; THENCE SOUTH 0 DEGREES 18 MINUTES 40 SECONDS WEST 260.0 FEET TO A POINT; THENCE NORTH 89 DEGREES 41 MINUTES 20 SECONDS WEST 218.15 FEET TO A POINT; THENCE NORTH 14 DEGREES 49 MINUTES 15 SECONDS WEST 165.75 FEET TO A POINT; THENCE NORTH 0 DEGREES 18 MINUTES 40 SECONDS EAST 439.07 FEET TO A POINT IN THE SOUTH LINE OF BYHALIA ROAD; THENCE SOUTH 89 DEGREES 27 MINUTES 58 SECONDS EAST ALONG THE SOUTH LINE OF BYHALIA ROAD 291.43 FEET TO THE POINT OF BEGINNING; CONTAINING 3.74 ACRES.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO KIMBERLY D. MARCINKOWSKA FROM DOUGLAS H. AND DIANA L. LEBARON BY DEED DATED 08/05/04 AND RECORDED 08/05/04 IN BOOK 478, PAGE 751 IN THE LAND RECORDS OF DESOTO COUNTY, MISSISSIPPI.

Permanent Parcel Number: 305306000-00004-11
KIMBERLY D. MARCINKOWSKA

12755 OLD BYHALIA ROAD, BYHALIA MS 38611



MARCINKOWSKA

42035187

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FIRST AMERICAN ELS
DEED OF TRUST

