

When Recorded Return To:  
Wells Fargo Home Mortgage  
C/O NTC 2100 Alt. 19 North  
Palm Harbor, FL 34683

Prepared By:  
E.Lance/NTC, 2100 Alt. 19  
North, Palm Harbor, FL  
34683 (800)346-9152

**AUTHORIZATION TO CANCEL**

Loan #: 0193064979

MERS Address: Mortgage Electronic Registration Systems, Inc., 1901 E. Voorhees Street, Suite C, Danville, IL 61834

**TO THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI**

You are hereby authorized and requested to enter satisfaction of and cancel of record certain Mortgage/Deed of Trust executed by SANDRA M WILBANKS to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC dated 03/24/2004 and recorded in Book 1961, at Page 0162, and/or Document # of the Records of Deeds in the office of the Chancery Clerk of DESOTO County, Mississippi.

SEE ATTACHED EXHIBIT A

Property is commonly known as: 8493 CLUBVIEW DRIVE, OLIVE BRANCH, MS 38654.

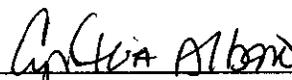
Dated on 10/17/2012 (MM/DD/YYYY)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FRANKLIN AMERICAN MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

By:   
DERRICK WHITE  
ASST. SECRETARY

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on 10/17/2012 (MM/DD/YYYY), by DERRICK WHITE as ASST. SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FRANKLIN AMERICAN MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS, who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
CYNTHIA ALBANO  
Notary Public - State of FLORIDA  
Commission expires 08/01/2016



CYNTHIA ALBANO  
NOTARY PUBLIC  
STATE OF FLORIDA  
Comm# EE221270  
Expires 8/1/2016

WFHRC 17858035 -@ CJ4273107 100052200001759910 MERS PHONE 1-888-679-6377 T1312100214 [C]  
RCNMS1



\*17858035\*

EXHIBIT A

BK 196 | PG 0164

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of DE SOTO

LOT 94, DEVON PARK P.D., PHASE I, LOCATED IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 75, PAGES 47-48, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

which currently has the address of 8493 CLUBVIEW DRIVE [Street]  
OLIVE BRANCH, Mississippi 38654 ("Property Address"):  
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SMW

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