

BK 0384 PG 0506

STATE MS. - DESOTO CO. FILED

DEC 19 11 28 AM '00

BK 384 PG 506
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K.

Prepared By/Return To:
SPARKMAN - ZUMMACH, P. C.
Attorneys at Law
Post Office Box 265
Southaven, MS 38671-0266
662-349-6900

Prepared by and return to:
Law Offices of Steven J. Melmet
2912 S. Daimler Street
Santa Ana, CA 92705
949-622-3364

Loan No: 6526926
LM No. 2000-5331

Richard H. Anderson and Stephanie H. Anderson, GRANTORS

to:

**DEED IN LIEU OF
FORECLOSURE**

Bank of New York,

GRANTEE

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all which is hereby acknowledged, Grantors **Richard H. Anderson and Stephanie H. Anderson, husband and wife**, do hereby convey, transfer, remise, release, relinquish and quitclaim unto Grantee, **Bank of New York**, all of Grantor's right, title and interest in and to real property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 63, Section D, South Manor Estates Subdivision, in Section 2, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 43, pages 21-22, in the office of the Chancery Clerk of Desoto County, Mississippi.

The above described property is improved property.

It is the intention of Grantors and Grantee that the Deed of Trust recorded in Real Estate Deed of Trust Book 1093, Page 0382 in the office of Chancery Clerk of DeSoto County, Mississippi not merge with the title acquired by Grantee pursuant to this Deed. No such merger will occur unless and until such time as Grantee executes and duly records a written instrument specifically effectuating such a merger. Accordingly, unless and until such an instrument is executed and recorded, the Deed of Trust will remain a valid and continuing lien and security interest against, in and to the property described herein.

By acceptance of this instrument, Grantee does hereby release Grantors of any personal liability for any deficiency which might arise as a result of a subsequent sale of the subject property for less than the outstanding indebtedness secured by the above stated Deed of Trust.

IN WITNESS WHEREOF, Grantors have caused this instrument to be executed on the 11 day of DECEMBER, 2000.

[Signature]
Richard H. Anderson

[Signature]
Stephanie H. Anderson

State of Mississippi
County of DeSoto

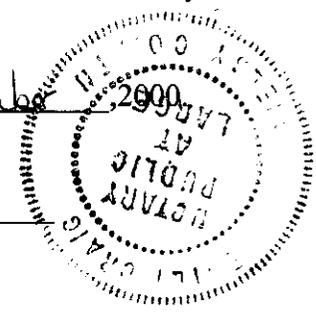
PERSONALLY appeared before me, the undersigned authority in and for the State and County aforesaid, the within named **Richard H. Anderson and Stephanie H. Anderson** who executed and delivered the above and foregoing Deed in Lieu of Foreclosure on the day and year therein mentioned as Richard H. Anderson and Stephanie H. Anderson their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 11 day of December, 2000.

MY COMMISSION EXPIRES FEB. 03, 2004

My commission expires

[Signature]
Notary Public



Grantor's Address: 7604 Coral Meadows Drive, Southhaven, MS 38671
Grantor's Telephone Number: Home-662-280-5167 w - none

Grantee's Address: 400 Countrywide Way, Simi Valley, CA 93065
Grantee's Telephone Number: Work- 805-520-5100 ext. 5518 w - none