

Current Borrower: STEPHANIE I. WHITE
Client Loan Number: 0009738980
B&H File Number: 224824
VA/FHA/PMI Number:
Loan Type: CONV
Property Address: 2035 Plumas Drive, Nesbit, MS 38651

4/13/06 11:29:45
BK 525 PG 779
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**RESCISSION OF SUBSTITUTE TRUSTEE'S SALE AND
CANCELLATION OF SUBSTITUTE TRUSTEE'S DEED**

*****IMPORTANT NOTICE TO CHANCERY CLERK
INDEX STEPHANIE T. WHITE AS GRANTEE**

STATE OF MISSISSIPPI §
COUNTY OF DESOTO §

BEFORE ME, the undersigned authority, on this day personally appeared Cole D. Patton, Substitute Trustee for MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS INC., ACTING SOLELY AS NOMINEE FOR EMC MORTGAGE CORPORATION, known to the undersigned to be the person whose name is subscribed to this instrument, and after being duly sworn, did state as follows:

"I, Cole D. Patton, attorney for EMC Mortgage Corporation, am duly authorized to execute this Affidavit on behalf of same;

That by Substitute Trustee's Deed dated August 31, 2005 filed for record September 15, 2005 in the Real Property Records of DeSoto County, Mississippi in Book 509, Page 784 incorporated herein for all purposes, it is represented that foreclosure by Substitute Trustee's Sale (hereinafter "the Sale") was conducted upon the property described therein and hereafter described;

That the Sale was void and of no effect, as the Substitute Trustee did not have the authority to conduct the sale, as the borrower filed for Chapter 13 Bankruptcy protection prior to the scheduled sale. Through error and mutual mistake, said Substitute Trustee's Deed was filed for record;

This Affidavit is executed and filed for record to purge such Real Property records of all evidence of such foreclosure by the sale including, and without limitation, such Substitute Trustee's Deed to the same effect as if such Substitute Trustee's Deed had not been filed for record;

The subject Property is described as:

**LOT 13, SECTION "CM", COMMERCIAL AREA, BRIDGETOWN
SUBDIVISION A SHOWN BY RECORDED BY PLAT RECORDED IN PLAT
BOOK 15, PAGE 51 IN THE OFFICE OF THE CHANCERY CLERK OF
DE SOTO COUNTY, MISSISSIPPI IN SECTION 23, TOWNSHIP 2, RANGE 7
WEST.**

FURTHER AFFIANT SAYETH NOT."

EXECUTED this 30 day of MARCH, 2006.

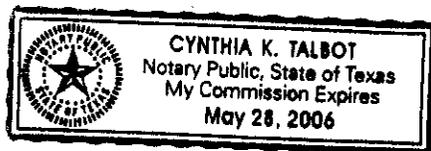


Cole D. Patton
Duly Appointed Substitute Trustee for MORTGAGE
ELECTRONIC REGISTRATIONS SYSTEMS
INC., ACTING SOLELY AS NOMINEE FOR
EMC MORTGAGE CORPORATION

STATE OF TEXAS §
COUNTY OF DALLAS §

Sworn to and subscribed before me, the undersigned Notary Public, on this day personally appeared Cole D. Patton, who is duly appointed Substitute Trustee for MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS INC., ACTING SOLELY AS NOMINEE FOR EMC MORTGAGE CORPORATION, on behalf of said Corporation, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 30th day of March, 2006.



Cynthia K. Talbot
Cynthia K. Talbot
Notary Public in and for the State of Texas

AFTER RECORDING RETURN TO:
BUTLER & HOSCH, P.A.
13800 Montfort Drive, Suite 155
Dallas, Texas 75240

B&H # 224824
Loan # 0009738980