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INDEXING INSTRUCTIONS:

Lot 23, Section A, Belmor Lakes S/D, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 31st day of March, 2004,  
Florence Tate, An Unmarried Woman executed  
a Deed of Trust to Barry C. Blackburn  
Trustee for the use and benefit of Mortgage Electronic Registration Systems,  
Inc. beneficiary, which Deed of Trust is on file and of record in the office of  
the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 1959  
at Page 24, thereof, and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above;  
and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to  
appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of  
Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute  
Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau to have all rights, powers and privileges  
granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee  
is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the  
SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY  
OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The  
statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to  
Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence  
in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and  
empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly  
authorized officers on this 1st day of March, 2005

\*Mortgage Electronic Registration Systems, Inc.

Michael D. Vestal  
BY: MICHAEL D. VESTAL, V.P.

STATE OF: TEXAS  
COUNTY OF: TARRANT

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction  
aforesaid, MICHAEL D. VESTAL, known to me to be the VICE PRESIDENT of the within named \_\_\_\_\_  
and that (s) he executed and  
delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf  
of said corporation, and as its own act and deed for the purposes therein mentioned, having been first  
duly authorized so to do.

WITNESS my signature and official seal on this, the 1st day of March, 2006

Teresa Mason  
NOTARY PUBLIC

MY COMMISSION EXPIRES 2/14/07

