

INDEXING INSTRUCTIONS:
Loan Number: 4000116878

5/03/06 10:47:54
BK 2-464 PG 80
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 30, 2004, Lance Brown, an unmarried man executed a deed of trust to Kathryn L. Harris, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust in Book 2065 at Page 254 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 208, Section A. Gardens of Plantation Lakes Subdivision, Section 22, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 83, Pages 15, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said "MERS" Mortgage Electronic Registration Systems, Inc. is the holder of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

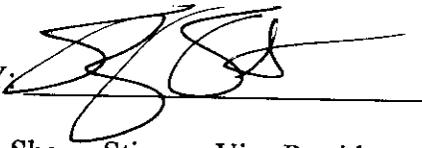
Underwood _____

NOW THEREFORE, "MERS" Mortgage Electronic Registration Systems, Inc. does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

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 and to convey title to said foreclosed property to the Secretary of Veterans Affairs or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of "MERS" Mortgage Electronic Registration Systems, Inc. acting by and through its duly authorized officer, this the 10TH day of April, 2006.

"MERS" Mortgage Electronic
Registration Systems, Inc.

BY: 

Sherry Stinson, Vice President

ATTEST: 

Nadine Bonsick, Secretary

STATE OF TEXAS

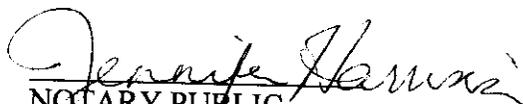
COUNTY OF DALLAS

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Sherry Stinson and Nadine Bonsick, known to me to be the Vice-President and Secretary, respectively of the said "MERS" Mortgage Electronic Registration Systems, Inc. who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 10th day of April, 2006.

My commission expires: 3-2-08

Prepared by:
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(601)-981-7773


NOTARY PUBLIC
