

INDEXING INSTRUCTIONS:  
Lot 774, Section C, Revised, Southaven Subdivision,  
Section 23, T1S, R8W, DeSoto County, MS

Litton/Carter/14623102

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on August 4, 2005, Gregory D. Carter, Jr. and Rhonda D. Carter, Husband and Wife, executed a Deed of Trust to Kirk Smith, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2281 at Page 529 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 lender 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

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 whomsoever 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 of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 31 day of August, 2006.

Mortgage Electronic Registration Systems, Inc.

BY: Marti Noriega  
Marti Noriega  
ITS Vice President

STATE OF Texas  
COUNTY OF Harris

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Marti Noriega, who acknowledged to me that he is Vice President of Mortgage Electronic Registration Systems, Inc., and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of Mortgage Electronic Registration Systems, Inc. after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 31 day of August, 2006.

Brenda McKinzy  
NOTARY PUBLIC

My Commission Expires:

PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
A&E File #14800

