

This document was prepared by Morris & Associates, 2309 Oliver Road  
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Lot 177, Sec A, Desoto Village S/D, Sec 34, T-1-S, R-8-W, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 21st day of October, 2005, Alice L. Young and Willie R Jones, both unmarried executed a Deed of Trust to Home Surety Title and Escrow, LLC, Trustee for the use and benefit of First Choice Mortgage Services, LLC 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 at Book 2,346 at Page 322; and

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

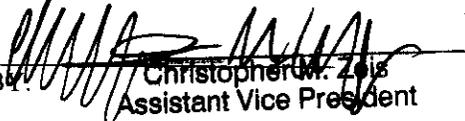
WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

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 27<sup>th</sup> day of March, 2007.

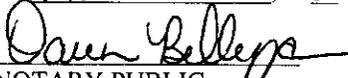
M&T Bank

  
BY: Christopher M. Zeis  
Assistant Vice President

STATE OF NEW YORK  
COUNTY OF ERIE

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Christopher M. Zeis known personally to me to be the Assistant Vice President of the within named M&T Bank 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 27<sup>th</sup> day of March, 2007

  
NOTARY PUBLIC

MY COMMISSION EXPIRES: Oct. 2, 2010  
F07-0611  
Loan # 0011136744  
tbd

**DAWN BELLEZZA**  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires October 2, 2010

**RECORD 2nd**