

Current Borrower: Howard Lemock  
Client Loan Number: 0014143028  
B&H File Number: 249923  
VA/FHA/PMI Number:  
Loan Type: CONV  
Property Address: 1528 Montys Circle, Southaven, MS 38672

### SUBSTITUTION OF TRUSTEE

WHEREAS, on July 27, 2005, Veronica Lemock and husband, Howard Lemock, as tenants by the entirety with full rights of survivorship, executed a deed of trust to Robert S. Coleman Jr. P.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc solely as nominee for Novastar Home Mortgage, Inc., which deed of trust is recorded in Deed of Trust Book 2280 at Page 218; re-recorded Book 2344, Page 608 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:

### SEE ATTACHED EXHIBIT A

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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., is the holder of the note secured by the aforesaid deed of trust and now desires to substitute James L. DeLoach or Zachary A. Copp or April L. Gremillion, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., does hereby appoint and substitute James L. DeLoach or Zachary A. Copp or April L.

Kristi Ruther  
UPS (em)

Gremillion as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., acting by and through its duly authorized officer, this the 11 day of June, 2007.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

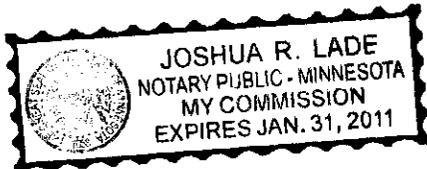
[Signature]  
Mark Cardenas VP

STATE OF MN )  
COUNTY OF Dalwin )

ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, Mark Cardenas, VP, who acknowledged to and before me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 11 day of June, 2007



[Signature]  
Notary Public

My Commission Expires: 13/11

THIS DOCUMENT PREPARED BY:  
Kortney R. Gurnell  
Butler & Hosch, P.A.  
13800 Montfort Drive, Suite 300  
Dallas, Texas 75240  
Telephone No.:(972) 233-2500

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**EXHIBIT A**

LOT 52, THE LAKES OF NICHOLAS SUBDIVISION, SECTION B, IN SECTION 17, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 83, PAGES 16-17, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 1528 Montys Circle, Southaven , MS 38672