

Current Borrower: William Garner  
Client Loan Number: 1327720  
B&H File Number: 247145  
VA/FHA/PMI Number: 3573703fl  
Loan Type: FHA  
Property Address: 5796 Shiloah Cove S, Olive Branch, MS 38654

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on May 24, 2002, William Garner aka William J. Garner and Dawn Garner aka Dawn R. Garner, husband and wife, executed a deed of trust to Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc solely as nominee for Countrywide Home Loans, Inc, which deed of trust is recorded in Deed of Trust Book 1511 at Page 0015 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 April L. Gremillion or Zachary A. Copp or James L. DeLoach, 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 April L. Gremillion or Zachary A. Copp or James L. DeLoach 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 \_\_\_\_\_ day of JUN 11 2007, 20\_\_.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

  
JILL BAENTINE

STATE OF **TEXAS**  
COUNTY OF **COLLIN**

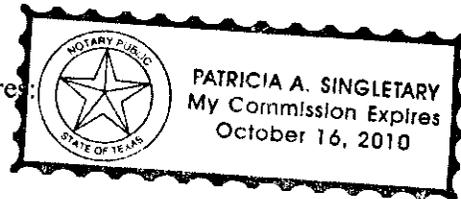
ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, JILL BAENTINE, SR. VICE PRESIDENT, 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 \_\_\_\_\_ day of JUN 11 2007, 20\_\_.

  
Notary Public

My Commission Expires:



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 68, COUNTRY VILLAGE WEST SUBDIVISION, SECTION "C" LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 6 WEST, OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 52, PAGE 42, IN THE RECORDS OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO WILLIAM J. GARNER AND WIFE DAWN R. GARNER FROM MICHAEL A. ROSS D/B/A ROSS AND SON CONSTRUCTION, HEREIN BY DEED DATED SEPTEMBER 13, 1996, AND RECORDED SEPTEMBER 26, 1996, IN BOOK 306 PAGE 737, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI.

Also known as 5796 Shiloah Cove S, Olive Branch, MS 38654