

INDEXING INSTRUCTIONS: Lot 26, Section "B-3", North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 10, 2004, Terrance L. Harris, executed a Deed of Trust to Arnold M. Weiss, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Homecomings Financial Network, Inc. which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, 17th Judicial District, Mississippi, in Deed of Trust Record Book 2010, Page 0638 thereof; describing the following property:

Lot 26, Section "B-3", North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 69, Page 25, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; 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

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 **THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE**, its successors and assigns. 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 Priority Trustee Services of Mississippi, L.L.C., as Trustee in said Deed of Trust, the said Priority Trustee Services of Mississippi, L.L.C., 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 22nd day of August, 2007.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: [Signature]

Its Vice President

STATE OF Georgia
COUNTY OF DeKalb

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Joel Freedman, known personally to be the Vice President of the within named, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, and acknowledged to me that (s)he signed and delivered the above and foregoing Substitution of Trustee on behalf of said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the 22nd day of August , 2007.

Robin M. Walker
Notary Public, State of Georgia
DeKalb County
~~My~~ Commission Expires April 12, 2008
My Commission Expires:
April 12, 2008

[Signature]
NOTARY PUBLIC

Prepared by and Return To:
0708387MS
NATIONWIDE TRUSTEE SERVICES, INC
1587 Northeast Expressway
Atlanta, GA 30329
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