

This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

9/18/07 9:05:19
BK/2,790 PG 449
DESOTO COUNTY, MS
M.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, Stephen Smith executed a Deed of Trust dated December 22, 2006, in favor of Lem Adams, III, Trustee(s) and Mortgage Electronic Registration Systems, Inc., solely as Nominee for WMC Mortgage Corp., Lender, for the benefit of the owner and holder of a certain indebtedness, WMC Mortgage Corp.; and

WHEREAS, said Deed of Trust is of record in Book 2636, at Page 240, in the office of the Clerk of the Chancery Court of Hinds County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., as Nominee for WMC Mortgage Corp., the legal holder of said Deed of Trust and the said indebtedness has requested foreclosure proceedings to be instituted; and

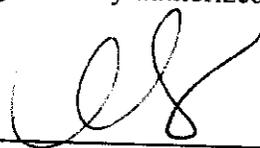
WHEREAS, Mortgage Electronic Registration Systems, Inc., as Nominee for WMC Mortgage Corp., the owner and legal holder of said indebtedness does hereby desire Floyd Healy to act as trustee in the place and stead of Lem Adams, III, or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby in accordance with the terms of said Deed of Trust, appoint, nominate and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Lem Adams, III, or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, Mortgage Electronic Registration Systems, Inc., as Nominee for WMC Mortgage Corp., the owner and legal holder has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should Mortgage Electronic Registration Systems, Inc., as Nominee for WMC Mortgage Corp. become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs 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 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 thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 12th day of September, 2007.



Name: Noriko Colston
Title: Assistant Secretary
Mortgage Electronic Registration Systems, Inc.

ACKNOWLEDGEMENT

STATE OF _____)
COUNTY OF _____)

Before me, the undersigned Notary Public in and for the State and County aforesaid, personally appeared _____, with whom I am personally acquainted and who upon oath acknowledged him/herself to be the _____ of Mortgage Electronic Registration Systems, Inc., the within named bargainer, a Delaware Corporation, and that he/she as such _____, being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said _____.

Witness my hand and official seal this the _____ day of _____, 2007.

Notary Public

My Commission Expires:

Record and Return to:
HomEq Servicing
4837 Watt Ave, Ste 100/ Mailcode: CA3501
North Highlands, CA 95660
Tonya Blechinger 877-867-7378
Kevin Riens Loan # 0325955185

State of California)
County of Sacramento) ss.

BK 2,790 PG 451

On September 12, 2007, before me, J. Gualano, personally appeared Noriko Colston, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Notary signature

