

BFB 20101051

### SUBSTITUTION OF TRUSTEE

WHEREAS, on June 23, 2006, Charlette McBride, a/k/a, Charlette Brown, executed a certain deed of trust to Carl M. Berkelhammer, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2550 at Page 521, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

LOT 240, SECTION "D", EDGEWATER SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 3 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 79, PAGE 6 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO CHARLETTE BROWN BY DEED FROM MARK ANGLIN RECORDED 08/26/2003 IN DEED BOOK 451 PAGE 348, 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 referenced above; an

WHEREAS, REO Properties Corporation, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, REO Properties Corporation, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, 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 thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 20 day of November, 2007.

REO Properties Corporation

By: [Signature]

Title: Director of REO

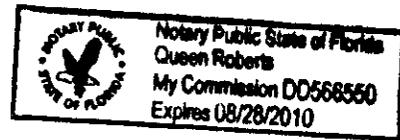
STATE OF Florida  
COUNTY OF Orange

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Joseph Hillery, personally known to me to be the Director of REO of the within named REO Properties Corporation, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 20 day of November, 2007.

[Signature]  
Notary Public

My commission expires:  
8/28/2010



Prepared by:  
J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
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Jackson, MS 39216  
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S&M# 07-5540

Index: Lot 240, Sec. "D", Edgewater Sub., Sec. 20, T-3-S, R-7-W, DeSoto Co./MS