

INDEXING INSTRUCTIONS: Lot 575, Section E, Tipton-Pollard PUD, situated in Section 1, township 2 south, range 8 west, DeSoto County, Mississippi

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on October 20, 2005, Amanda Hawkins and James Hawkins, executed a Deed of Trust to Recon Trust Company, N.A., Trustee for the use and benefit of Mortgage Electronics Registration System Inc. acting solely as a nominee for Countrywide Home Loans, Inc, its successors and assigns 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 2336, Page 282 thereof; describing the following property:

Lot 575, Section E, Tipton-Pollard PUD, situated in Section 1, township 2 south, range 8 west, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 27, 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 said Secretary of Housing and Urban Development, Washington, D.C., his successors and assignsThe 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 **NATIONWIDE TRUSTEE SERVICES, INC.**, as Trustee in said Deed of Trust, the said **NATIONWIDE TRUSTEE SERVICES, INC.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

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IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 24<sup>th</sup> day of March, 2008.

COUNTRYWIDE HOME LOANS, INC.  
By: [Signature]  
Its ATK

STATE OF GEORGIA  
COUNTY OF DEKALB

POWER OF ATTORNEY  
ATTACHED AS EXHIBIT A

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, JOEL FREEDMAN, known personally to be the Attorney-In-Fact of the within named, COUNTRYWIDE HOME LOANS, 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.

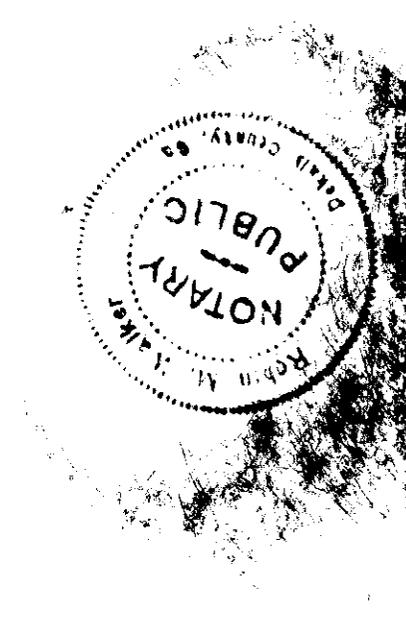
GIVEN UNDER my hand and official seal, this the 24<sup>th</sup> day of March, 2008.

[Signature]  
NOTARY PUBLIC

My Commission Expires:  
April 12, 2008

Prepared by and Return To:  
**0803018MS**  
NATIONWIDE TRUSTEE SERVICES, INC.  
1587 Northeast Expressway  
Atlanta, Ga 30329  
770-234-9181 ext

*Robert M. Walker*  
Notary Public, State of Georgia  
DeKalb County  
Expires April 12, 2008



# EXHIBIT A

WAKE COUNTY, NC 645 BK 2,983 PG 780  
LAURA M RIDDICK  
REGISTER OF DEEDS  
PRESENTED & RECORDED ON  
06/14/2007 AT 16:38:19

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT **BOOK:012602 PAGE:00184 - 00186** Countrywide Home Loans, Inc., a corporation organized under the laws of the State of New York, ("Principal"), has made, constituted and appointed, and by these presents does make, constitute and appoint, **Morris, Schneider & Prior, LLC, Joel Freedman, Larry, Johnson and Mark Baker**, as its attorney-in-fact ("Attorney-in-Fact") to act with the following limited powers, to wit:

*On behalf of Principal, with respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a Deed In Lieu of Foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including without limitation, any and all of the following acts:  
The Substitution of Trustee, the preparation and issuance of statements of breach or non-performance, the preparation and filing of notices of default and/or notices of sale, the cancellation/rescission of notices of default and/or notices of sale.*

FURTHER, the Attorney-in-Fact is authorized to execute, acknowledge and deliver any instrument under seal or otherwise, and to do all things necessary to carry out the intent hereof, hereby granting full power and authority to act in and concerning the conduct of foreclosures and related proceedings as fully and effectually as the Principal may do if personally present, limited however, to the purpose for which this authorization is executed, and subject to the terms and conditions set forth herein and in accordance with the standard of care of a fiduciary agent.

I further declare that any act or thing lawfully done hereunder and within the powers herein stated shall be binding on the Principal, provided however that such power shall be limited to the purposes stated in said instrument(s).

Third parties may rely upon the representations of the Attorney-in-Fact and as to all matters relating to any power granted to them hereunder, and the powers granted hereunder shall continue for three years from the date of execution of this Appointment or until said Appointment is revoked in writing by Countrywide Home Loans, Inc., whichever occurs first.

Nothing contained in this Limited Power of Attorney shall be construed or interpreted to relieve the Attorney-in-Fact from a proper accounting of their actions to Countrywide Home Loans, Inc. and its successors and assigns, but persons dealing with the Attorney-in-Fact shall be under no duty to see that this is done.

IN WITNESS WHEREOF, Countrywide Home Loans, Inc. has caused this document to be executed by its undersigned officer/authorized agent who has hereunto set his hand and seal this 11<sup>th</sup> day of June, 2007.

Countrywide Home Loans, Inc.

Jeannette Grodsky  
By: Jeannette Grodsky  
Title: First Vice President

LIMITED POWER OF ATTORNEY—Page 1 of 2

Mail to: enr  
Priority Mail Service  
1101 Nowell Rd Ste 118  
Raleigh NC 27607

STATE OF California

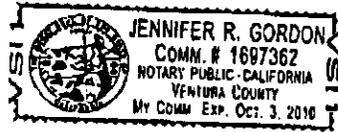
COUNTY OF Ventura

I hereby certify that on this 11<sup>th</sup> day of June 2007, before me the undersigned officer, personally appeared Jeannette Grodsky who acknowledged that he is the First Vice President of Countrywide Home Loans, Inc. and that, as such officer, being authorized so to do, executed the foregoing Limited Power of Attorney in the capacity herein stated and for the purposes herein contained, and acknowledged the same to be the act and deed of the corporation named herein.

In Witness Whereof I have hereunto set my hand and official seal.

Jennifer R. Gordon  
Notary Public

My Commission Expires: 10/3/2010





BOOK:012602 PAGE:00184 - 00186

Yellow probate sheet is a vital part of your recorded document.  
Please retain with original document and submit for rerecording.



Wake County Register of Deeds  
Laura M. Riddick  
Register of Deeds

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