

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 19, 2004, Tonya Luiso, Unmarried, executed a certain deed of trust to Equity Title & Escrow Co. of Memphis, LL, 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 1968 at Page 37, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 221, Section D, Magnolia Lakes Subdivision, located in Section 35, Township 1 South, Range 6 West, DeSoto County Mississippi, as recorded in Plat Book 72, Page 31-32, in the office of the Chancery Clerk of DeSoto County Mississippi.

Being the same property conveyed to grantor, Tonya Luiso, herein by Warranty Deed of record at Book 394, Page 350, dated June 15, 2001, filed June 20, 2001, in the Chancery Clerk's Office of DeSoto County Mississippi.

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

WHEREAS, Mortgage Electronic Registration Systems, Inc., 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, Mortgage Electronic Registration Systems, Inc., 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 24 day of APRIL, 2008.

Mortgage Electronic Registration Systems, Inc.

By: [Signature]

Title: Alfonzo Greene VP

STATE OF MINN
COUNTY OF DAKOTA

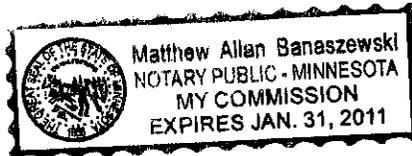
PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Alfonzo Greene, personally known to me to be the VP of the within named Mortgage Electronic Registration Systems, Inc., who acknowledged that (s)he signed and delivered the above 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 24 day of APRIL, 2008.

[Signature]
Notary Public

My commission expires: 11/3/11

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 08-100588



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