

INDEXING INSTRUCTIONS: Lot 5, Chappel Creek Estates, in Section 33, Township 1 South, Range 5 West, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 31, 2006, Malcolm Johnson and Phyllis Johnson, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Suntrust Mortgage, 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, Mississippi, in Deed of Trust Record Book 2443, Page 590 thereof; describing the following property:

Lot 5, Chappel Creek Estates, in Section 33, Township 1 South, Range 5 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 92, pages 43-45 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 **SUNTRUST MORTGAGE**, 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 **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.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 7th day of May, 2008.

SUNTRUST MORTGAGE

By: Annette Holman-Foreman

Name: Annette Holman-Foreman

Its: Vice President

STATE OF VIRGINIA
CITY OF RICHMOND

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Annette Holman-Foreman, known personally to be the Vice President of the within named, SUNTRUST MORTGAGE, 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 7th day of May, 2008.

[Signature]
NOTARY PUBLIC


My Commission Expires:
1-31-2010 #287309

Prepared by and Return To:
0805543MS
NATIONWIDE TRUSTEE SERVICES, INC.
1587 Northeast Expressway
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770-234-9181 ext