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INDEXING INSTRUCTIONS: Lot 26, The Reserve at Cherokee Valley, Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 14, 2007, David B Foster and Tonya Y Foster, executed a Deed of Trust to J. Terry Pitts, Trustee for the use and benefit of Chase Bank USA, N.A. 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 2,793, Page 292 thereof; describing the following property:

Lot 26, THE RESERVE AT CHEROKEE VALLEY, situated in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 98, Page 34, Chancery Clerk's Office, 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

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 15th day of April, 2008.

JPMORGAN CHASE BANK, N.A.

By: _____

Annie Rodriguez

Vice President
Annie Rodriguez

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Annie Rodriguez, known personally to be the Vice President of the within named, JPMorgan Chase Bank, N.A., 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 15th day of April, 2008.

NOTARY PUBLIC

My Commission Expires:

Prepared by and Return To:
0802715MS
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

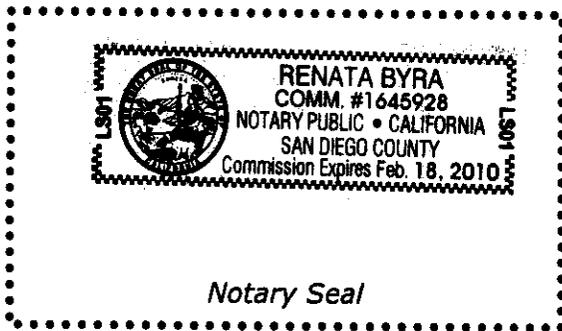
State of California

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County of San Diego

On 01/15/08 before me, Renata Byra, Notary Public, personally appeared Annie Rodriguez, proved to me on the basis of satisfactory evidence to be the person(s) whose names(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.

I certify under penalty of perjury under laws of the State of California that the foregoing paragraph is true and correct.



WITNESS my hand and official seal.

Signature: Renata Byra

Printed Name: Renata Byra

-----**OPTIONAL**-----

Description of Attached Document

Title or Type of Document: _____

Loan or Case Number: _____

Document Date: _____

Capacity(ies) Claimed by Signer

Signer(s) Name: _____

Capacity: _____

Signer is representing: _____