



SUBSTITUTION OF TRUSTEE

WHEREAS, Bruce E. Franks and wife, Allyson K. Franks executed a deed of trust dated September 15, 2004, in favor of Lee Shumake, Trustee, for the benefit of the owner and holder of a certain indebtedness, Mortgage Electronic Registration Systems, Inc. as nominee for E-Loan, Inc., a Delaware Corporation.

Said deed of trust is of record in Deed of Trust Book 2089 at page 386 in the office of the Chancery Clerk of DeSoto County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

LOT 96, SECTION "C", BELMOR LAKES SUBDIVISION, LOCATED IN SECTION 16, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 83, PAGE 3, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

WHEREAS, the aforesaid deed of trust was assigned to CitiMortgage, Inc., by instrument dated January 19, 2007, and recorded in the office of the aforesaid Chancery Clerk in Book 2654 at Page 403; and

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Lee Shumake, as appointed under said deed of trust, the undersigned do hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Lee Shumake or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

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 and to convey title to said foreclosure property to 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 thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

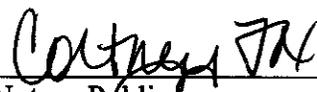
IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 3rd day of August, 2008.

BY: 
Eddie Crespo, Assist.V.P.

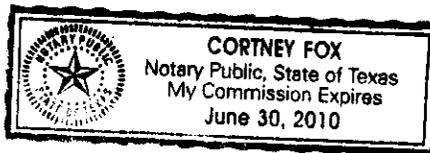
STATE OF TEXAS

COUNTY OF DALLAS

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 3rd day of August, 2008, within my jurisdiction, the within named Eddie Crespo duly identified before me, who acknowledged that he/she is Assist. V.P. of CitiFinancial Mortgage Company Inc. and that for and on behalf of said corporation, and as its act and deed and that in said respective capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.


Notary Public

My Commission Expires:
6/30/2010



PREPARED BY & RETURN TO:
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