

22

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on April 10, 2006, Armando Ortiz, a married man joined by his spouse, Maria Catalina Ortiz, executed a certain deed of trust to First Land Trustee Corporation, 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 De Soto County, State of Mississippi in Book 2448 at Page 721, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 7, Phase 1, Section "A", Wesson Heights, located in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 92, Pages 46-48, 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 referenced above; and

WHEREAS, First Bank d/b/a First Bank Mortgage, 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, First Bank d/b/a First Bank Mortgage, 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.

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WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 3rd day of September, 2008.

First Bank d/b/a First Bank Mortgage

By: *Judith A. Schmersahl*

Its: Judith A. Schmersahl – Sr. Vice-President



STATE OF MISSOURI  
COUNTY OF ST. LOUIS

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 3rd day of September, 2008, the within named Judith A. Schmersahl who acknowledged that (s)he is Senior Vice-President of First Bank d/b/a First Bank Mortgage, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

*Kristen Moore*  
Notary Public

My commission expires:

12/17/09



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# 08-101157

Index: Lot 7, Ph. 1, Sec. A, Wesson Heights, located in Sec. 10, T2S, R6W, Olive Branch, DeSoto Co., MS