9/10/08 11:10:38
BK 2,945 PG 5
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

INDEXING INSTRUCTIONS:
Lot 152, Section B, Southbranch, Section 25, T1S, R7W, DeSoto County, MS

Citimortgage/Muhammad

SUBSTITUTION OF TRUSTEE

WHEREAS, on **February 8, 2008, Don Muhammad, an unmarried man**, executed a Deed of Trust to **Title Assurance**, Trustee for the use and benefit of **Peoples Home Equity, Inc.**, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book **2856** at Page **23** thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender 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 SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. 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 LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

Adams

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 5th day of September, 2008.

Citimortgage, Inc., dba Citicorp Mortgage

BY: _____

ITS: Assistant Vice President

STATE OF MISSOURI

COUNTY OF ST. CHARLES

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Aaron Menne, who acknowledged to me that _he is Assistant Vice President of Citimortgage, Inc.;* and acknowledged to me that _he signed and delivered the above and foregoing Substitution of Trustee on behalf of Citimortgage, Inc.* after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 5th day of September, 2008.

*dba Citicorp Mortgage

Jessica Marlow
NOTARY PUBLIC

My Commission Expires:

_____

JESSICA MARLOW
Notary Public - Notary Seal
State of Missouri, Jefferson County
Commission #08466434
My Commission Expires 01/13/2012

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508