

INDEXING INSTRUCTIONS: Lot 137, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 18, 2007, James Overton, executed a Deed of Trust to Accurate Title & Escrow Inc., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. acting solely as nominee for First NLC Financial Services, LLC, 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 2,730, Page 253 thereof; describing the following property:

Lot 137, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 38, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Lemon and Gale LLC by warranty deed from R. R. Bridgeforth heirs partnership, Bettye B Whitten Jenkins, individually and life tenant, exectric and testamentary trustee under will of David B Bridgforth Laney Funderburk Family LP, Andrea Whitten Williford Family LP, Bettye B Whitten Funderburk, trustee, of the residuary trust under last will and testament of David A Witten dated 12/09/2003 of record as Book 460, Page 579 County, Tennessee for DeSoto County, Mississippi.

Being the same property conveyed to Security Builders, Inc. by warranty deed from Lemon and Gale LLC, dated 02/24/2006 of record as Book 523, Pages 658 Register's Office for DeSoto County, Mississippi.

Also being the same property conveyed to James Overton, unmarried from Security Builders, Inc. by warranty deed being recorded simultaneously herewith in the Register's Office of DeSoto County, Mississippi.

Property address: 7461 Wisteria Dr. Olive Branch, Mississippi 38654

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 the said Federal Home Loan Mortgage Corporation, its successors and assignsThe statement in the Substitute Trustee's Deed that the undersigned has requested the

*Morris
Schneider*

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 16 day of September, 2008.

CHASE HOME FINANCE LLC

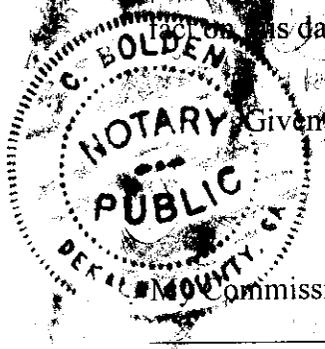
POWER OF ATTORNEY
ATTACHED AS EXHIBIT A

By: [Signature]

Its A/R

STATE OF Georgia
COUNTY OF DeKalb

I C Bolden, a Notary Public in and for said State and County hereby certify that Joel Freedman who is Attorney in Fact for Chase Home Finance LLC a corporation/limited liability company signed the foregoing conveyance with full authority, executed the same voluntarily for and as the act of said corporation/limited liability company, acting in its capacity as attorney in fact on this 16 day of September, 2008.



Given under my hand this 16 day of September 2008

[Signature]
NOTARY PUBLIC

Commission Expires: _____

C. Bolden,
Notary Public, State of Georgia
DeKalb County
My Commission Expires Jan. 28, 2011

Prepared by and Return To:
0814366MS
NATIONWIDE TRUSTEE SERVICES, INC.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext 1502

EXHIBIT A**LIMITED POWER OF ATTORNEY**

Chase Home Finance L.L.C. (the "Principal") hereby constitutes and appoints **THOMAS E. PRIOR, LARRY W. JOHNSON, JOEL A. FREDMAN, MARK A. BAKER, JAY G. ANDERSON, JONATHAN M. BUTLER, KENNETH D. CAVINS, MICHELE BURGOS OR WENDY B. COLE**, any of which may act, as the Principal's true and lawful Attorney-in-fact, and in its name, place and stead and for the Principal's benefit, acknowledge in writing or by facsimile stamp for the purpose of performing all acts and executing all documents in the name of the Principal as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions:

This appointment shall apply to the following transactions only:

With respect to any mortgage or deed of trust of which **CHASE HOME FINANCE L.L.C.** is the present owner or authorized servicer, **THOMAS E. PRIOR, LARRY W. JOHNSON, JOEL A. FREDMAN, MARK A. BAKER, JAY G. ANDERSON, JONATHAN M. BUTLER, KENNETH D. CAVINS, MICHELE BURGOS OR WENDY B. COLE**, any of which may act, are authorized to execute substitution of trustee instruments such that the substitute trustee may act in place and in stead of any previously named trustee, all in accordance with applicable state law and the terms of such mortgage or deed of trust, including authority to transfer and assign the foreclosure bid and to convey title to said foreclosure property as specifically authorized.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform each and every act and things necessary and proper to carry into effect the power or powers granted by or under this Limited power of Attorney, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective August 3 , 2006.

Third parties without actual notice may rely upon the exercise of power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned and recorded in the Office of Register of Deeds of the County and State in which this Limited Power of Attorney has been previously recorded.

IN WITNESSS WHEREOF, Chase Home Finance L.L.C. has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and on its behalf

