

HFC 0015732621

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on September 14, 2006, Patricia Ray, An unmarried woman, executed a certain deed of trust to Arnold M. Weiss, 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 DeSoto County, State of Mississippi in Book 2,568 at Page 573, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 70, Woodland Estates Subdivision, situated in Section 18, Township 2 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 56, Page 37, in the Chancery Clerk's Office of DeSoto County, MS.

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

WHEREAS, HSBC Mortgage Services Inc., 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, HSBC Mortgage Services Inc., 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.

Shapiro

2

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 18th day of Nov, 2008.

HSBC Mortgage Services Inc., by \* its Attorney in Fact

By: Liquenda Allotey Agent  
Its: Attorney in Fact

STATE OF Min \*Fidelity National Foreclosure Solutions Inc.  
COUNTY OF Dakota

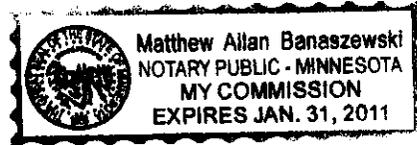
Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 18th day of Nov, 2008, the within named Liquenda Allotey who acknowledged that (s)he is Agent of \* Attorney in Fact for HSBC Mortgage Services Inc., and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

[Signature]  
Notary Public

My commission expires:

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# 08-101574



Index: Lot 70, Woodland Estates S/D, S-18, T-2-S, R-7-W, Southaven, DeSoto Co/MS