

INDEXING INSTRUCTIONS: Lot 5, Chappel Creek Estates, in Section 33, Township 1 South, Range 5 West, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 31, 2006, Malcolm Johnson and Phyllis Johnson, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Suntrust Mortgage, Inc, 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 2443, Page 590 thereof; describing the following property:

Lot 5, Chappel Creek Estates, in Section 33, Township 1 South, Range 5 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 92, page 43-45 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; 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 **SUNTRUST MORTGAGE, INC**, its successors and assigns. 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 **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 10th day of November, 2008.

SUNTRUST MORTGAGE, INC.

By: Anette Holman-Foreman
Name: Annette Holman-Foreman
Its: Vice President

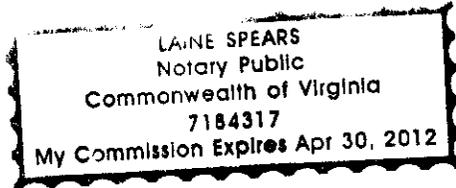
STATE OF VIRGINIA
CITY OF RICHMOND

On this 10th day of November, 2008 before me, Laine Spears,
Notary Public personally appeared Annette Holman-Foreman who is Vice President, respectively of SunTrust Mortgage, In., and who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her/their authorized capacity and that by his/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Given under my hand this 10th day of November, 2008.

Laine Spears
NOTARY PUBLIC

My Commission Expires:
9.30.12



Prepared by and Return To:
0805616MS
NATIONWIDE TRUSTEE SERVICES, INC.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext