

Prepared by and Return To:

0931161MS

NATIONWIDE TRUSTEE SERVICES, INC.

1587 Northeast Expressway

Atlanta, GA 30329

770-234-9181

INDEXING INSTRUCTIONS: Lot No. Four (4) of Section "B" Mt. Pleasant Heights Subdivision, Hernando, Mississippi, being situated in Section Seven (7), Township Three (3), Range Seven (7) West, in said town of Hernando, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 28, 2005, Albert Randall Brower aka Albert R. Brower and Amy M. Brower, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as 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 2343, Page 543 thereof; describing the following property:

Lot No. Four (4) of Section "B" Mt. Pleasant Heights Subdivision, Hernando, Mississippi, being situated in Section Seven (7), Township Three (3), Range Seven (7) West, in said town of Hernando, DeSoto County, Mississippi, as the same is shown on the approved plat of said subdivision of record in Plat Book 4 , Page 14 in the Chancery Court Clerk's Office, DeSoto County, Mississippi, and to which plat full reference is now made.

Subject to any and all valid and outstanding oil, gas and mineral leases exceptions, reservations and conveyance.

Also, subject to any and all easements for public utilities as presently laid out construction or in use.

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 National Mortgage Association, its successors and assignsThe 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 3rd day of September, 2009.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR SUNTRUST MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

By: [Signature]
Name: Rebecca W. Shaia
Its: Vice President

STATE OF VIRGINIA
CITY OF RICHMOND

On this 3rd day of September, 2009 before me, Amanda Langford Heis,
Notary Public personally appeared Rebecca W. Shaia who is Vice President, respectively of **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc, its successors and assigns**, 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 3rd day of September, 2009.

[Signature]
NOTARY PUBLIC

My Commission Expires:

AMANDA LANGFORD HEIS
NOTARY PUBLIC-REGISTRATION # 7182273
COMMONWEALTH OF VIRGINIA
MY COMMISSION EXPIRES
APRIL 30, 2012

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