

Prepared by: Shapiro & Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 09-103261	Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX2828
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Index: Lot 669, Sec. F, Carriage Hills S/D, Sec. 24, T-1-S, R-8-W, Southaven, DeSoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 20, 2003, Reuben C. Wright and wife, Sandra L. Wright as joint tenants, executed a certain deed of trust to First American, Trustee for the benefit of IndyMac Bank, F.S.B., a federally chartered savings bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1864 at Page 140, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

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

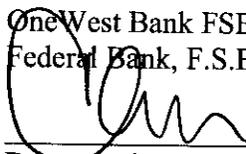
WHEREAS, OneWest Bank FSB as purchaser of assets of IndyMac Federal Bank, F.S.B. f/k/a IndyMac Bank, FSB pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, OneWest Bank FSB as purchaser of assets of IndyMac Federal Bank, F.S.B. f/k/a IndyMac Bank, FSB, 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.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 17 day of Sept, 2009.

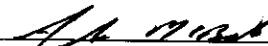
OneWest Bank FSB as purchaser of assets of IndyMac Federal Bank, F.S.B. f/k/a IndyMac Bank, FSB


By: **Chamagne Williams**
Its: **Authorized Signatory**

STATE OF Texas
COUNTY OF Travis

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 17 day of Sept, 2009, the within named Chamagne Williams who acknowledged that (s)he is Authorized Signatory of OneWest Bank FSB as purchaser of assets of IndyMac Federal Bank, F.S.B. f/k/a IndyMac Bank, FSB, 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)


Notary Public

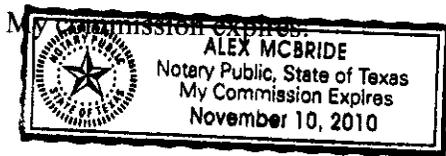


Exhibit A

Lot 669, Section F, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on Plat recorded in Plat Book 6, Pages 3 and 4, in the Office of the Chancery Clerk of DeSoto County, Mississippi.