

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. 09-103474	Return to: Shapiro & Massey, L.L.P. ✓ 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX7873
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Index: Lot 3, Sec. B, Flower Creek S/D, Sec. 30, T-1-S, R-7-W, Southaven, DeSoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 29, 2005, Robert Pinkston, a Married Man and Linda Pinkston, executed a certain deed of trust to Michael Powell, 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 2300 at Page 621, 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, MorEquity, 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, MorEquity, 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.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 27th day of October, 2009.

MorEquity, Inc.



By: Dan R Becker
Its: Asst. Vice President

STATE OF Indiana
COUNTY OF Vanderburgh

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 27th day of October, 2009, the within named Dan R Becker who acknowledged that (s)he is Asst. Vice President of MorEquity, 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)


Notary Public

My commission expires:



RAMONA A. KLEIMAN
Resident of Vanderburgh County, IN
Commission Expires: September 24, 2010



Exhibit A

LOT 3, SECTION B, FLOWER CREEK SUBDIVISION, IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 7 WEST, CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI, AS SHOWN BY PLAT THEREOF RECORDED IN PLAT BOOK 24, PAGES 46-48, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.