

PREPARED BY:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
MS Bar No. 1131  
A&E #24120

RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
✂ POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508

BAC/White

INDEXING INSTRUCTIONS:  
Lot 2828, Section N, Southaven West S/D,  
Section 26, T1S, R8W, DeSoto County, MS.

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 29, 2006, Melissa A. White, an unmarried woman, executed a Deed of Trust to ReconTrust Company, N. A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2574 at Page 488 thereof; and

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

WHEREAS, under the terms of said Deed of Trust the lender 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 SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the

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SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. 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 LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, 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 \_\_\_\_\_ day of OCT 26 2009, ~~2009~~.

BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP

BY: *Donald Clark*

ITS Donald Clark, Asst. Vice President

STATE OF Texas  
COUNTY OF Collin

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, DONALD CLARK, who acknowledged to me that he is Assistant Vice President of BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the \_\_\_\_\_ day of OCT 26 2009, ~~2009~~

*Azfar Siddiqui*  
NOTARY PUBLIC

My Commission Expires:

NOV 16 2010

