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Prepared by:  
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### Substitution of Trustee

Grantor:  
National City Bank  
150 Allegheny Center Mall  
Pittsburgh, Pennsylvania 15212  
412-918-7698

Grantee:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39206  
(601) 981-7773

### INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 695, Section B, South 1/2, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 8, Page 12 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Loan Number: 1044036349

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on December 5, 2002, Todd McCullough, executed a deed of trust to Realty Title, Trustee for the benefit of First Franklin Financial Corporation, which deed of trust is recorded in Deed of Trust Book 1618 at Page 0768 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 695, Section B, South 1/2, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 8, Page 12 in the Chancery Clerk's Office of DeSoto County, Mississippi.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

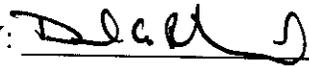
WHEREAS, the undersigned, National City Bank fka National City Bank of Midwest is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, National City Bank does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

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 and to convey title to said foreclosed property to 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 SIGNATURE of National City Bank by its attorney in fact Home Loan Services, Inc. acting by and through its duly authorized officer, this the 04<sup>th</sup> day of November, 2009.

National City Bank BY: Home Loan Services, Inc. its Attorney-in-Fact

BY: 

TITLE: Daniel A. Richard

Assistant Vice President for Home Loan Services, Inc. *AS SERVICED*

ATTEST: 

**Eileen Papariella**

Assistant Vice President for Home Loan Services, Inc. *AS SERVICED*

STATE OF Pennsylvania

COUNTY OF Allegheny

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Daniel A. Richard and Eileen Papariella, known to me to be the AVP-FORECLOSURE Manager and AVP-OREO, respectively of the said Home Loan Services, Inc. as attorney in fact for National City Bank who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, in said representative capacity, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 6th day of November, 2009.

Mirela Duratovic  
NOTARY PUBLIC

My commission expires: 9-4-2013

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Mirela Duratovic, Notary Public  
Scott Twp., Allegheny County  
My Commission Expires Sept. 4, 2013  
Member, Pennsylvania Association of Notaries