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DK T BK 3, 132 PG 784
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PREPARED BY:
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #1131
A&E #24960

RETURN TO: 
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #1131

Loancare/Peters

INDEXING INSTRUCTIONS:

Lot 93, Section C, Fairhaven Estates, Sections 2 & 3,
T2S, R6W, DeSoto County, MS.

SUBSTITUTION OF TRUSTEE

WHEREAS, on **April 23, 2008**, **Charlie Peters and Christy Peters, husband and wife**, executed a Deed of Trust to **Kathryn L. Harris**, 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 **2890** at Page **284** 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

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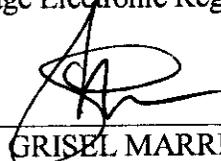
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY 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 13th day of January, 2009.

Mortgage Electronic Registration Systems, Inc.

BY:



GRISEL MARRERO

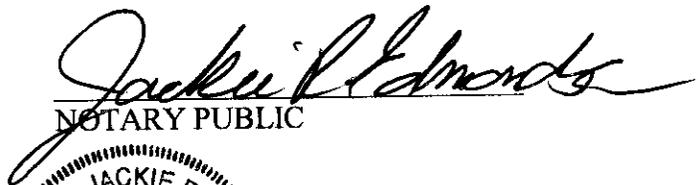
ITS: VICE PRESIDENT

STATE OF VIRGINIA

CITY OF VIRGINIA BEACH

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, GRISEL MARRERO, who acknowledged to me that she is VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc., and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of Mortgage Electronic Registration Systems, Inc. after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 13th day of January, 2009.


NOTARY PUBLIC

My Commission Expires: July 31, 2010

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