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DK T BK 3, 153 PG 365
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

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Bank

Return To:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020

Grantor:
U.S. Bank N.A, s/b/m to The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company
PO Box 20005
Owensboro, KY 42301
877-334-6453
Grantee:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

Lot 149, Section D, Kingston West S/D, in Section 28, T1S, R8W, DeSoto Co., MS of record in Plat Book
51 at Page 34

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 30th day of December, 1998 and acknowledged on the 30th day of December, 1998, Debra A Collier An Unmarried Woman executed a Deed of Trust to Shirley A Smith, Trustee for the use and benefit of National City Mortgage Co dba FNMC beneficiary, 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 at Book 1071 at Page 0127; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

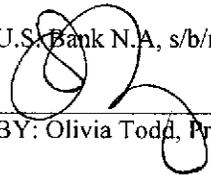
WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

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 whosoever 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 or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 7th day of April, 2010.

U.S. Bank N.A, s/b/m to The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company

BY:  Pres. National Default Servicing Corp.,

F10-0696

tbd

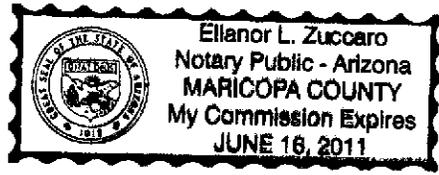
STATE OF ARIZONA
COUNTY OF MARICOPA

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Olivia Todd known personally to me to be the Pres. National Default Servicing Corp, for U.S. Bank N.A, s/b/m to The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 7th day of April, 2010.

Eleanor L. Zuccaro
NOTARY PUBLIC

MY COMMISSION EXPIRES: 6-16-11





DK T BK 3.153 PG 367

Home Mortgage
4801 Frederica Street
P.O. Box 20005
Owensboro, Kentucky 42304-0005

WHEN RECORDED MAIL TO:
National Default Servicing Corp.
3030 N. Central Ave., Suite 250
Phoenix, AZ 85012

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that FIRSTAR BANK N.A., a Wisconsin Corporation, and/or US BANK N.A., a Delaware Corporation, whose address is 4801 Frederica Street, Owensboro, KY 42301, county of Daviess, State of Kentucky, has made, constituted and appointed, and by these presents, does make, constitute, and appoint OLIVIA A. TODD, President, and/or LISA ROGERS, of National Default Servicing Corporation, 3030 North Central Avenue, Suite 250, Phoenix, AZ 85012, County of Maricopa, State of Arizona, its true and lawful Agent and Attorney-in-fact, in its name, place, and stead to execute, acknowledge, prepare and deliver documents reasonable, customary, necessary and associated with the foreclosure of loans held in the name of FIRSTAR BANK N.A., a Wisconsin Corporation, and/or US BANK N.A., a Delaware Corporation or proceedings in lieu of foreclosure relating to such loans, including but not limited to documents such as Notices of Substitutions of Trustee, Statements of Breach or Non-Performance, Affidavits of Indebtness or Prove-Ups, Appointment of Substitution of Trustee and Statement of Breach, Certification of Amount Due, Acceptances of Deeds in Lieu of Foreclosure, and Reconveyances; and further granting authority to execute Trustee's Deeds Upon Sale, Grant Deeds and General Warranty Deeds conveying properties to either the Secretary of Housing and Urban Development, his successors and assigns, or the Secretary of Veteran's Affairs, an Officer of the United States of America, to accomplish the transfer of title to such entities; and to execute and deliver such other documents as may be required to accomplish such transfer.

GIVING AND GRANTING unto said Agent and Attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers with full power of substitution and revocation, hereby ratifying and confirming all that the undersigned's said Agent and Attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

By exercise of this power, NATIONAL DEFAULT SERVICING CORPORATION does hereby indemnify FIRSTAR BANK N.A. and/or US BANK N.A., from all claims, demands, suits penalties or actions and for all losses, costs and expenses for any claims against, or liability of FIRSTAR BANK N.A. and/or US BANK N.A. for any cause arising out of, or resulting from, default in the performance of, or the negligent performance of, any obligation of attorney in fact under this Limited Power of Attorney.

F10-0696



Home Mortgage
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4801 Frederica Street
P.O. Box 20005
Owensboro, Kentucky 42304-0005

THIS POWER OF ATTORNEY shall become effective on the date of execution hereof and shall terminate upon the execution of a document styled Termination of Limited Power of Attorney to be effective upon the execution and recordation thereof in the records of real property where this Power of Attorney is recorded.

EXECUTED this 7 day of NOV, 2001

FIRSTAR BANK N.A and/or US BANK N.A

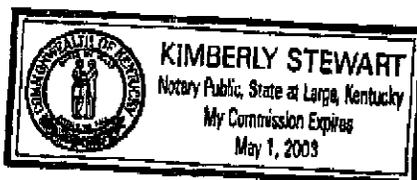
Mark Rudisill
By: Mark Rudisill, Mortgage Documentation Officer

STATE OF KENTUCKY)
County of Daviess) ss.

On 11-7-01 before me, Kimberly Stewart, a Notary Public, personally appeared Mark Rudisill, personally known to me to be the Mortgage Documentation Officer of U.S. Bank, N.A., Firstar Bank, N.A., and acknowledged to me that he/she executed the within instrument in his/her authorized capacity, on behalf of the corporation.

My Commission Expires: 05/01/03

Kimberly Stewart
Notary Public in and for the State of Kentucky
Kimberly Stewart
(Printed Name)





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Home Mortgage
4801 Frederica Street
P.O. Box 20005
Owensboro, Kentucky 42304-0005

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CERTIFICATE

The undersigned officer of FIRSTAR HOME MORTGAGE CORPORATION, A DIVISION OF FIRSTAR BANK N.A., a Wisconsin Corporation, and/or US BANK HOME MORTGAGE, A DIVISION OF US BANK N.A., a Delaware Corporation, does hereby certify that the following is a true and exact copy of a special Resolution adopted by the Board of Directors of FIRSTAR HOME MORTGAGE CORPORATION and/or US BANK HOME MORTGAGE, and further that said Resolution as set forth herein is now in force:

"Resolved that OLIVIA A. TODD, President of National Default Servicing Corporation and/or LISA ROGERS, shall be appointed Agent and Attorney-in-fact for the Corporation to execute in the corporate name such instruments as are usual and necessary in connection with the enforcement of remedies available to the Corporation under loans held by the Corporation and secured by property in the United States of America. And, further, the President or any Vice President shall be authorized and empowered to execute instruments to accomplish the appointment of OLIVIA A. TODD and/or LISA ROGERS as Agent and Attorney-in-fact for the purposes set forth herein."

In testimony whereof, I have hereunto set my hand this 17 day of Nov 2001.

By: Mark Rudisill
Title: Mortgage Documentation Officer