

Prepared by and Return To:

1004425MS

NATIONWIDE TRUSTEE SERVICES, INC.

1587 Northeast Expressway

Atlanta, GA 30329

770-234-9181

INDEXING INSTRUCTIONS: Lot 163, Section F, Kentwood Subdivision, Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi

### SUBSTITUTION OF TRUSTEE

WHEREAS, on June 16, 2005, Jeremy Earnest, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for SunTrust Mortgage, Inc., its successors and assigns which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2243, Page 459 thereof; describing the following property:

Lot 163, Section F, Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 40, Page 45, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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

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 the said Federal National Mortgage Association, its successors and assigns. 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 NATIONWIDE TRUSTEE SERVICES, INC., as Trustee in said Deed of Trust, the said NATIONWIDE TRUSTEE SERVICES, INC., 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 13 day of April, 2010. ✓

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR SUNTRUST MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS ✓

By: Rebecca W. Shaia  
Name: Rebecca W. Shaia ✓  
Its: Vice President

STATE OF VIRGINIA ✓

CITY OF RICHMOND ✓

\*Terfonda L. Hawkins ✓

On this 13 day of April, 2010 before me, \*Terfonda Hawkins, Notary Public personally appeared Rebecca W. Shaia who is Vice President, respectively of **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc, its successors and assigns**, and who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her/their authorized capacity and that by his/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Given under my hand this 13 day of April, 2010. ✓

Terfonda L. Hawkins  
NOTARY PUBLIC ✓

My Commission Expires:  
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