

Prepared By: Darlene Bull
Harvard Home Mortgage Inc.
27 Old Soloman Island Rd.
Annapolis, MD 21401
N4

* Return to:
Crown Title Corporation
1 Sanford Avenue
Baltimore, Maryland 21228
(410) 719-0200 FAX (410) 719-0300

**REMOVAL OF TRUSTEE(S)
AND APPOINTMENT OF SUBSTITUTE TRUSTEES**

This Removal of Trustee(s) and Appointment of Substitute Trustee(s) ('Substitution') is executed this 22th day of February, 2010 by Harvard Home Mortgage, Inc.

Whereas, Harvard Home Mortgage, Inc. is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust or mortgage) dated **02/22/2010**, executed by **LILLIE C. CAMP** which is recorded in Book ~~3,144~~ and Page ~~785~~ in the Land Records of De Soto County, Mississippi (as the same may have been or is to be modified prior hereto or contemporaneously herewith, the 'Adjustable Rate Home Equity Conversion Deed of Trust'); and

**** intended to be recorded immediately prior hereto**

Whereas, the trustee(s) currently named as Trustee(s) under the Deed of Trust is/are **David L. Thurston** (whether one or more, the 'Current Trustee'); and Harvard Home Mortgage, Inc. has the irrevocable power to remove the Current Trustee and appoint one or more substitute trustee(s) to serve in the place and stead of the Current Trustee under the Deed of Trust; at any time and from time to time, and such substitute trustee(s) shall be vested with the same powers and duties as are granted in the Deed of Trust to the Current Trustee;

Now, Therefore, Harvard Home Mortgage, Inc. in exercise of the above-mentioned power of removal and substitution, does hereby remove the Current Trustee and appoint **Gary L. Hart** as Substitute Trustee(s) under the Deed of Trust, with all the rights, powers, discretions, and duties originally conferred by the Deed of Trust upon the Current Trustee.

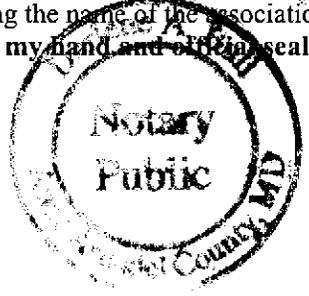
IN WITNESS WHEREOF, the said HARVARD HOME MORTGAGE, INC., has caused these presents to be signed by it's President on this 22th day of February, 2010

[Signature]
Witness

Harvard Home Mortgage, Inc.
[Signature] (SEAL)
Gary L. Hart, President

STATE OF MARYLAND, COUNTY OF ANNE ARUNDEL
On the 22th day of February, 2010, before me, Darlene A. Bull, the undersigned notary, personally appeared Gary L. Hart, who acknowledged himself to be the President of Harvard Home Mortgage, Inc. and that he as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the association by himself as President.
Witness my hand and official seal.

Seal



[Signature]
Darlene A. Bull, Notary Public
My commission expires: 04/01/2010

Title No CRO-71968-10

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF De Soto, STATE OF Mississippi, AND IS DESCRIBED AS FOLLOWS:

LOT 673, SECTION D, TWIN LAKES SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGES 32 AND 33, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Parcel ID: 2-08-3-06-04-0-00673-00

Commonly known as 5698 Winterwood Drive, Horn Lake, MS 38637
However, by showing this address no additional coverage is provided