

PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731  
A&E #27042

RETURN TO:  
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POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731

PNC/McGhee  
INDEXING INSTRUCTIONS:  
Lot 25, Section B, Conger Court S/D, Section 24, T3S,  
R8W, DeSoto County, MS.

#### SUBSTITUTION OF TRUSTEE

WHEREAS, on **June 4, 2001**, **Cecilia McGhee and Arthur McGhee and Rosie McGhee**, executed a Deed of Trust to **Shirley A. Smith**, Trustee for the use and benefit of **National City Mortgage Co. dba FNMC**, 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 **1342** at Page **78** 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

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 BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, 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 26 day of May, 2010.

PNC Mortgage, a division of PNC Bank, N.A., sbm National City Bank sbm National City Mortgage Co. dba FNMC

BY: [Signature]  
Laura Cauper  
Authorized Officer

STATE OF Ohio

COUNTY OF Montgomery

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Laura Cauper Authorized Officer of PNC Mortgage, a division of PNC Bank, N.A., sbm National City Bank sbm National City Mortgage Co. dba FNMC, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of PNC Mortgage, a division of PNC Bank, N.A., sbm National City Bank sbm National City Mortgage Co. dba FNMC after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 26 day of May, 2010.

[Signature]  
NOTARY PUBLIC

Kristi L. Sparrow, Notary Public  
In and for the State of Ohio  
My Commission Expires on August 6, 2011



My Commission Expires: 8-6-11