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DK T BK 3, 183 PG 166  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared by: Shapiro & Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-000205	Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX5551
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Index: Lot 96, Cherokee Trail, 1st Add., Sec. 31, T-1-S, R-6-W, DeSoto Co/MS

**CORRECTIVE SUBSTITUTION OF TRUSTEE**

WHEREAS, on October 13, 2006, Randy S. Ford, A Married Man and Wife, Thea Ford, executed a certain deed of trust to First American Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2589 at Page 285 and Modified in Book 2779 at Page 649, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

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

WHEREAS, PHH Mortgage Corporation, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, PHH Mortgage Corporation, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

6337 Moondance Cove, Olive Branch, MS

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested 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.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 24 day of June, 2010.

PHH Mortgage Corporation

[Signature]  
By: Tracy Johnson  
Its: AVP

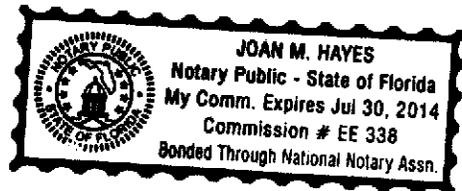
STATE OF Florida  
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 24 day of June, 2010, the within named Tracy Johnson who acknowledged that (s)he is AVP of PHH Mortgage Corporation, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

[Signature]  
Notary Public

My commission expires:



6337 Moondance Cove, Olive Branch, MS

Exhibit A

Lot 96, Cherokee Trail, 1st Addition, Part of Cherokee Valley P.U.D., situated in Section 31, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 95, Page 12 as rerecorded. in Plat Book 100, Page 2 in the Chancery Clerk's Office of DeSoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.

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