

7/26/10 11:48:48
DK T BK 3,192 PG 291
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

<p>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. 10-000668</p>	<p>Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXXXX7590</p>
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Index: Lot 52, Sec. B, Ravenwood S/D, S32, T-1-S, R-8-W, Plat Bk 81, Pg 45, DeSoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 26, 2007, Robert K. Lamkin, a married person, and wife, Denise M. Whitsett, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,689 at Page 715, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 52, Section B, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 81, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel # 1089-3217.0-00052.00

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

WHEREAS, Regions Bank d/b/a Regions Mortgage 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

4223 Ravenwood Park West, Horn Lake, MS

NOW THEREFORE, Regions Bank d/b/a Regions Mortgage, 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.

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 22nd day of July, 2010.

Regions Bank dba Regions Mortgage

By:

[Signature]
Title: Assistant Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 22nd day of July, 2010, the within named Tonia Moore who acknowledged that (s)he is Banking Officer of Regions Bank d/b/a Regions Mortgage, 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.



Joyce A. Hunt
Notary Public

My commission expires:

My Commission Expires February 23, 2014

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
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Jackson, MS 39216
(601)981-9299