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### Substitution of Trustee

Grantor:  
Regions Bank  
2050 Parkway Office Circle  
Birmingham, Alabama 35244  
7423

Grantee:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39206  
(601) 981-7773

#### INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 72, Section "B", Kingston Estates Subdivision, in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 25, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Loan Number: 0053-702-9500346671

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on January 18, 2000, Olanda Morton and Margaret J. Morton, a married couple, executed a deed of trust to Mary Monteith, Trustee for the benefit of First American National Bank, which deed of trust is recorded in Deed of Trust Book 1187 at Page 0664 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Property located at: 7191 Dunbarton Drive, Horn Lake, DeSoto County, State of Mississippi, 38637, and:

Lot 72, Section "B", Kingston Estates Subdivision, in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 25, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Ingeborg A. McGrath, a single person by deed dated 11/02/94, from Reeves-Williams, Inc., filed for record on 11/02/94, in Book 278, Page 18, Register's office for DeSoto County, Mississippi.

WHEREAS, by merger effective January 1, 2000 First American National Bank became known as AmSouth Bank; and

WHEREAS, by merger effective November 4, 2006 AmSouth Bank became known as Regions Bank; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, Regions Bank is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Regions Bank does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

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 and to convey title to said foreclosed property to 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 SIGNATURE of Regions Bank acting by and through its duly authorized officer, this the 10<sup>th</sup> day of August, 2010.

Regions Bank

BY:

Cynthia N. Spencer

TITLE: Consumer Banking Officer

ATTEST:

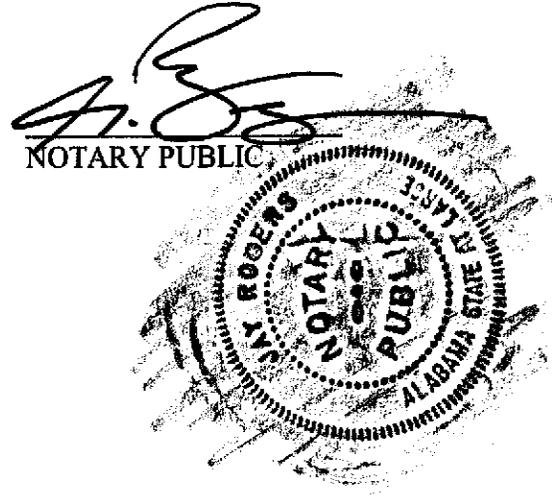
Donna Shubert  
Donna Shubert

STATE OF Alabama

COUNTY OF Shelby

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Cynthia N. Spencer and Donna Shubert, known to me to be the Consumer Banking Officer and Asst. Vice President, respectively of the said Regions Bank who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 10<sup>th</sup> day of August, 2010.



My commission expires:

**NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 16, 2010  
BONDED THRU NOTARY PUBLIC UNDERWRITERS**