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Substitution of Trustee

Grantor:
"MERS" Mortgage Electronic Registration Systems, Inc.
Post Office Box 2026
Flint, Michigan 48501
888-679-6377

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

INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 53, Final Plat of Section A, The Highlands at North Creek Subdivision in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat of record in Plat Book 58, Pages 14-15, in the Chancery Clerk's Office of DeSoto County, Mississippi

Loan Number: 7441544111

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 23, 2006, John Railey and wife, Chaunnah Railey, executed a deed of trust to Thomas F. Vettters, Trustee for the benefit of MERS Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2482 at Page 647 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:

Lot 53, Final Plat of Section A, The Highlands at North Creek Subdivision in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat of record in Plat Book 58, Pages 14-15, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.
Parcel ID: 1.08.4.17.02.0.00053.00

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, MERS Mortgage Electronic Registration Systems, Inc. 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

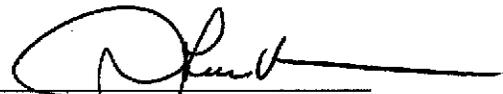
stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, MERS Mortgage Electronic Registration Systems, Inc. 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 MERS Mortgage Electronic Registration Systems, Inc. acting by and through its duly authorized officer, this the 16 day of September 2010.

MERS Mortgage Electronic Registration Systems, Inc.

BY: 

TITLE: John Kerr, Vice President

ATTEST: Kristine Wilson
Kristine Wilson
Assistant Secretary

STATE OF PA

COUNTY OF Montgomery

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named John Kerr and Kristine Wilson, known to me to be the Vice President and Assistant Secretary respectively of the said MERS Mortgage Electronic Registration Systems, Inc. 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 17 day of Sept, 2010.

Cindy Stewart
NOTARY PUBLIC

My commission expires:

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Cindy A. Stewart, Notary Public
Upper Dublin Twp, Montgomery County
My commission expires October 19, 2013