

<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</p>	<p>Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p>
<p>S&M No. 10-001214 9899262</p>	<p>Loan No. XXX9262</p>

Index: Lot #29, Phase 2, Misty Oaks Subdivision, Sec. 8 and 17, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on February 11, 2008, James E. Johnson Jr., a married man and Sabrina Johnson, executed a certain deed of trust to Jay Morris, Attorney, Trustee for the benefit of JPMorgan Chase Bank, N.A., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2887 at Page 319, 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

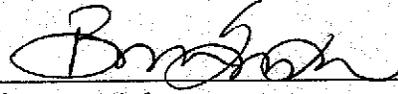
WHEREAS, Fannie Mae ("Federal National Mortgage Association") pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Fannie Mae ("Federal National Mortgage Association"), 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.
3903 Misty Oaks Drive, Nesbit, 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 30 day of September, 2010.

Fannie Mae ("Federal National Mortgage Association") by
IBM Lender Business Process Services, Inc., its Attorney
in Fact



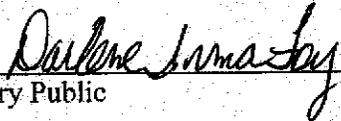
By: Barbara Smith
Its: Loan Administration AVP

STATE OF oregon
COUNTY OF washington

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 30 day of September, 2010, the within named Barbara Smith who acknowledged that (s)he is Loan Administration AVP for IBM Lender Business Process Services, Inc., Attorney in Fact for Fannie Mae ("Federal National Mortgage Association"), 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)

My commission expires: 8/1/14


Notary Public

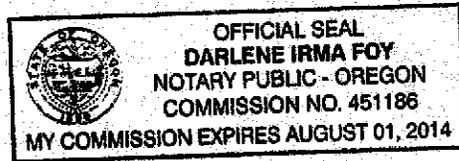


Exhibit A

Lot #29, Phase 2, Misty Oaks Subdivision, located in Sections 8 and 17, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 80, Pages 17-19 in the Office of Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

3903 Misty Oaks Drive, Nesbit, MS