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Prepared By:  
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MSB #5765

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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 49, Section A, Belle Pointe Subdivision situated in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Pages 2-5, Chancery Clerk's Office, DeSoto County, Mississippi.

Loan Number: **0656919733**

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on November 9, 2007, Stephen R. Woods and Anissa S. Woods, executed a deed of trust to Barbara Zirilli, Trustee for the benefit of 'MERS' Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2823 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:

The land referred to in this policy is situated in the State of Mississippi, County of DeSoto, City of Southaven, and described as follows:

Lot 49, Section A, Belle Pointe Subdivision situated in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Pages 2-5, Chancery Clerk's Office, DeSoto County, Mississippi.

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

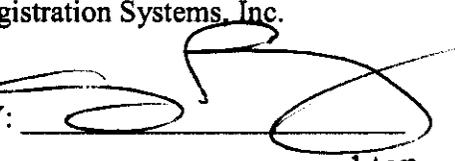
stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

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 19 day of November, 2010.

'MERS' Mortgage Electronic  
Registration Systems, Inc.

BY: 

Sandy Broughton  
Assistant Secretary

TITLE: Assistant Secretary

ATTEST: Donald T. Dempsey  
**Donald T. Dempsey**  
**Assistant Secretary**

STATE OF P.A.

COUNTY OF Montgomery

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Sandy Broughton and Donald T. Dempsey, known to me to be the Asst. Secretary and Asst. 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 19 day of November, 2010.

My commission expires:

Nikole Shelton  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Nikole Shelton, Notary Public  
Upper Dublin Twp., Montgomery County  
My Commission Expires Aug. 11, 2014  
Member, Pennsylvania Association of Notaries