

<p>Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-001361</p>	<p>Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 9188229 Loan No. XXX8229</p>
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Index: Lot 3, Smith Trace S/D, S10, T2S, R6W, Plat Bk 62, Pg 42, DeSoto Co, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 9, 2002, Cia Greenhaw, an unmarried woman, executed a certain deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1546 at Page 199, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 3, Smith Trace Subdivision, as located in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi, as shown on Plat of record in Plat Book 62, Page 42, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more complete description of said property.

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 9612 College Road, Olive Branch, MS

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 6th day of October, 2010.

Fannie Mae ("Federal National Mortgage Association") by IBM Lender Business Process Services, Inc. as 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 6th day of October, 2010, the within named Barbara Smith who acknowledged that (s)he is Loan Administration AVP by IBM Lender Business Process Services, Inc. as 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)

A. Wornstaff
Notary Public

My commission expires: 08-28-2011

