

Substitution of Trustee

Prepared By & Return To:
Dumas & McPhail, LLC
126 Government St
Mobile, AL 36602
251-438-2333

Grantor: Ocwen Loan Servicing, LLC
Grantee: Kent D. McPhail

Indexing Instructions: Lot 44, Phase I, Robinson Crossing PUD, S-11, T-2-S, R-7-W,
DeSoto County, MS

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WHEREAS, on March 21, 2007, JOHNNY L. SMITH and LAURA L. SMITH, executed a Deed of Trust to LENDERS TITLE & ESCROW, Trustee for the benefit of MERS, INC., AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which Deed of Trust is recorded in Book 2686, Page 561 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 44, Phase I, Robinson Crossing PUD, situated in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 6, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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WHEREAS, the aforesaid Deed of Trust is assigned to OCWEN LOAN SERVICING, LLC, by instrument dated the 9th day of December, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3258 Page 399;and

WHEREAS, UNDER THE TERMS OF SAID Deed of Trust, the beneficiary or any subsequent holder of the Note secured by 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, said OCWEN LOAN SERVICING, LLC is the holder of the note secured by the aforesaid Deed of Trust and now desires to substitute KENT D. MCPHAIL, OF Mobile, Alabama, in the place and stead of the said original Trustee named in the original deed or any subsequently appointed substitute Trustee; and

NOW THEREOFRE, OCWEN LOAN SERVICING, LLC does hereby appoint and substitute KENT D. MCPHAIL, AS Trustee in said Deed of Trust in the place and stead of 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 convey title to said foreclosed property to whomever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of it bid to Grantee(s) in

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the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of OCWEN LOAN SERVICING, LLC, acting by and through its duly authorized officer this the 1 day of April, 2011.

OCWEN LOAN SERVICING, LLC

BY: [Signature]
Perry Lerner
Contract Management
Coordinator
AS ITS: _____

ATTEST: [Signature]

TITLE: Christina Carter

Manager of Account Management or Substitute Trustee

STATE OF FLORIDA

COUNTY OF PALM BEACH

Personally appeared before me, the undersigned authority in and for the County and State of ~~Florida~~ Florida within named **Perry Lerner** ~~Christina Carter~~, known to me to be the Coordinator and Manager of Account Management or Substitute Trustee of Ocwen Loan Servicing, LLC, respectfully of the said OCWEN LOAN SERVICING, LLC, who acknowledged to and before me that he/she/they signed and delivered the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 1 day of April, 2011.

[Signature]
Stephen Lee
NOTARY PUBLIC
MY COMMISSION EXPIRES: _____

