

5/20/11 12:35:53
DK T BK 3,304 PG 342
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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. 11-002510	 Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX0062
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Index: NW 1/4 of Section 13, T3S, R8W and part of the Clifford Schromen Lot in NW 1/4, Section 13, T3S, R8W, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on January 12, 2009, Guy Ro Mandolini (signed Guy R. Mandolini), joined by his spouse, Margie A. Atchison, executed a certain deed of trust to Joan H. Anderson, 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 2986 at Page 56 and re-recorded in Book 3300 at Page 499, 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, EverBank, 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, EverBank, 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.

2021 Robertson Rd., Hernando, 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.

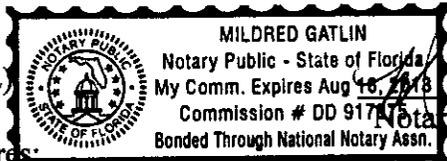
WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 10 day of May, 2011.

EverBank

By: Kim McManus
Its: Vice President

STATE OF Florida
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 10 day of May, 2011, the within named Kim McManus who acknowledged that (s)he is Vice President of EverBank, 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)  Mildred Gatlin
MILDRED GATLIN
Notary Public - State of Florida
My Comm. Expires Aug 18, 2013
Commission # DD 9171
Bonded Through National Notary Assn.
Notary Public

My commission expires: 8-18-2013

Mildred Gatlin

2021 Robertson Rd., Hernando, MS

Exhibit A

Tract 1: 1.12 acres in the northwest quarter of Section 13, Township 3 South, Range 8 West, described as beginning at the northwest corner of Lot 384 as shown on the official map of the Town of Hernando on file in the office of the Chancery Clerk; thence northwest along the center line of Robinson Road 1,380.2 feet to a point in the center of said road to the point of beginning; thence South 44 degrees, 15 minutes West 330.00 feet to an iron pin in the east line of Banks and Company tract; thence North 6 degrees 30 minutes West along said East line 338.0 feet to the northwest corner of the C. S. Robinson tract; thence north 42 degrees, 30 minutes east along the north line of said Robinson tract 79.4 feet to a point in the center of Robinson Road; thence southeasterly along the center of said road 252.2 feet to the point of beginning and containing 1.12 acres more or less as shown on the survey of J. E. Lauderdale, C. E., dated February 1962 all bearings magnetic.

Tract 2:

Part of the Clifford Schromen Lot in Part of the Northwest quarter of Section 13, Township 3 South, Range 8 West in the Town of Hernando in DeSoto County, Mississippi, beginning at a point in the center line of Robinson Street said point being 1264.95 feet northwest of the northwest corner of Town Lot 384 as measured along the center of said street and being the northeast corner of the Bill Speck lot, thence northwest 85 feet along the center of said street to the beginning of the following lot: thence northwest 30 feet along the center of said street to the southeast corner of the E. K. Brown lot; thence South 44 degrees 15 minutes west 330 feet along the south line of the Brown lot to a point in the east line of the Bank and Co tract; thence south 6 degrees 30 minutes east 122 feet along said east line to a point; thence north 35 degrees, 18 minutes east 417.2 feet to the point of beginning, and containing 0.5 acres more or less. All bearings are magnetic.

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