

5496

Prepared by:
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APPOINTMENT OF SUBSTITUTE TRUSTEE

GRANTOR:

BANCORPSOUTH BANK
2778 West Jackson Street
P.O. Box 789
Tupelo, MS 38803
Telephone No. (662) 678-7580

TO:

GRANTEE:

Kenneth E. Stockton, SUBSTITUTE TRUSTEE
449 West Commerce Street
Hernando, MS 38632
Telephone No. 662-429-3469

THE SUBJECT REAL PROPERTY IS DESCRIBED IN THE BELOW-REFERENCED DEED OF TRUST AS FOLLOWS:

Lot 539, Section "C", revised Greenbrook Subdivision situated in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat recorded in Plat Book 11, Pages 13-14, Chancery Clerk's Office, DeSoto County, Mississippi.

Stockton

WHEREAS, on May 1, 2009, Joseph F. Janaski and Deborah L. Janaski executed and delivered to J. Patrick Caldwell as Trustee for BancorpSouth Bank, a certain Deed of Trust securing a Promissory Note in the principal sum of \$76,292.00 payable to the order of BancorpSouth Bank; said Deed of Trust is recorded in Book 3027, Page 368 in the Office of the Chancery Clerk of De Soto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust; and

NOW, THEREFORE, BancorpSouth Bank, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee and appoint and constitute Kenneth E. Stockton as Substitute Trustee in said Deed of Trust who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, BancorpSouth Bank has caused these presents to be executed by its duly-authorized officers, and its seal to be hereunto affixed this 21st day of October, 2011.

BANCORPSOUTH BANK

By: *Philip Carpenter*
Philip Carpenter
Title: First Vice President

By: *Julie Clemmer*
Julie Clemmer
Title: Vice President

STATE OF MISSISSIPPI)
) ss
COUNTY OF LEE)

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 21st day of October, 2011, within my jurisdiction, the within named Philip Carpenter and Julie Clemmer, respectively, of BancorpSouth Bank, and that for and on behalf of the said entity as its First Vice President and Vice President, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said entity so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 21st day of October, 2011.

My Commission Expires:

May 17, 2014



Patricia S. Wilson
PAT WILSON, NOTARY PUBLIC