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Substitution of Trustee

Grantor: Central Mortgage Company, 801 John Barrow, Suite 1, Little Rock, AR 72205, (501) 716-3894

Grantee: John C. Underwood, Jr., 340 Edgewood Terrace Drive, Jackson, MS 39206, (601) 981-7773

INDEXING INSTRUCTIONS:

Lot 2, The Reserves at Cherokee Valley Subdivision, situated in Section 32, Township 1 South, Range 6 West, in Plat Book 98, Page 34, DeSoto County, Mississippi

Loan Number: 0290061052

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 19, 2006, Monica Atkins and Kenneth Atkins executed a deed of trust to Andrew Valentine, Esquire, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,589 at Page 524 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 2, The Reserves at Cherokee Valley Subdivision, situated in Section 32, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 98, Page 34 in the Chancery Clerk's office of 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 Central Mortgage Company 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, Central Mortgage Company 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 Central Mortgage Company acting by and through its duly authorized officer, this the 11 day of November, 2011.

Central Mortgage Company

BY: Janice Davis

TITLE: Janice Davis, Vice President

ATTEST: Teresa Swayze
Teresa Swayze, Assistant Vice President

STATE OF Arkansas

COUNTY OF Pulaski

Personally appeared before me, the undersigned authority in and for the said county and state, on this 11 day of NOV, 2011, within my jurisdiction, the within named Janice Davis, Vice President, who provided to me on the basis of satisfactory evidence to be the person(s) who name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signatures on the instrument, and as the act and deed of the person(s) or entity(ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

Patty A. Watson

NOTARY PUBLIC

My commission expires:

4-1-20

