

11/28/11 9:18:35
DK T BK 3, 370 PG 474
DE SOTO 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. 11-003749	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX0610
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Index: Lot 87, Section B, Kaitlyn Ridge, Plat Bk 71, Pgs. 43-44, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 28, 2002, Curtis Yarbrough, an un-married man, executed a certain deed of trust to Kathryn L. Harris, 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 1527 at Page 672, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 87, Section B, Kaitlyn Ridge, situated in Section 4, Township 2 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 71, Pages 43-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 5627 Kaitlyn Drive East, Walls, MS

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 16 day of NOV, 2011.

EverBank

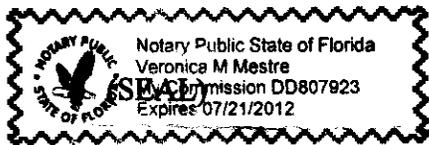
Jean Horwath

By: Jean Horwath

Its: Vice President

STATE OF Florida
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 16 day of NOV, 2011, the within named Jean Horwath 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.



My commission expires:

12/2012

Veronica M. Mestre
Notary Public Veronica Mestre

11-003749