

PREPARED BY:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042

(601) 825-9508

Bar #9731

A&E #11-04666-1

RETURN TO:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042

(601) 825-9508

Bar #9731

Flagstar Bank, FSB/ADCOCK

INDEXING INSTRUCTIONS:

Lot 16, Laurelwood Subdivision, In Section 33, T1S, R8W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 12th day of November, 2008, Brenda Joyce Adcock and Jimmy D. Adcock, executed a Deed of Trust to Joan H. Anderson, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2,968 at Page 289 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

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 to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement 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.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 13th day of December, 2011.

Flagstar Bank, FSB

BY: [Signature]
SEAN KELLY

ITS: ASST. VICE PRESIDENT

STATE OF Michigan

COUNTY OF Oakland

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, SEAN KELLY, who acknowledged to me that he is ASST. VICE PRESIDENT for Flagstar Bank, FSB, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of Flagstar Bank, FSB after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 13th day of December, 2011.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:

NICOLE FOX
NOTARY PUBLIC, Macomb County, MI
My Commission Expires July 18, 2013
Acting in Oakland County, MI

