

1/09/12 10:05:22  
DK T BK 3,387 PG 587  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

*W*  
Please return to:  
This instrument prepared by  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

Grantor's Address:  
Wells Fargo Bank, N.A. sbmt Wells Fargo  
Home Mortgage, Inc. fka Norwest Mortgage,  
Inc.  
C/o Wells Fargo Bank, N.A.  
2051 Killebrew Drive, Suite 220  
Bloomington, Minnesota 55425  
(952) 562-1799

Grantee's Address:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

Indexing Instructions: Lot 73, Section A, Revised, Churchwood Estates, S-2, T-2S, R-8W, DeSoto County, Mississippi

### NOTICE OF SUBSTITUTION OF TRUSTEE

Pursuant to the provisions of that certain Deed of Trust executed on November 23, 1998, by Gary D. Billings and Sherry L. Billings, as Trustor, to Norwest Mtg. Closing Services, as Trustee, for the benefit of Norwest Mortgage, Inc., as Beneficiary, recorded on November 30, 1998, in Book 1059, and Page 273, in the office of Clerk of the Chancery Court of DeSoto County, Mississippi; and to secure an obligation under a Promissory Note. The undersigned, as present holder of the Note, does hereby remove Norwest Mtg. Closing Services, as Trustee and does, pursuant to the terms of the Deed of Trust, hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and appoint and substitute Floyd Healy to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace Norwest Mtg. Closing Services. Said Substitute Trustee is qualified to serve as Successor Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute Trustee shall, in accordance with the provisions of the deed of trust,

succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 5700 Greeno, Horn Lake, Mississippi 38637.

In the event the note holder becomes the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized, appointed and directed to transfer and assign the bid and to convey title to the property, which is foreclosed upon, to the Secretary of Veterans Affairs, the Secretary of Housing and Urban Development, or to whomsoever the undersigned note holder shall authorize and direct. The Substitute Trustee shall recite in the Trustee's Deed that the undersigned note holder has requested that the bid be assigned to the Grantee and such recital shall be conclusive and sufficient evidence of the Substitute Trustee's authorization to assign the bid which may be relied upon by the assignee or any other party.

In witness whereof, the undersigned holder of the Note has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Executed this 11th day of November, 2011.

Wells Fargo Bank, N.A. sbmt Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc.



Brent Alban, Vice President Loan Documentation

**ACKNOWLEDGEMENT**

State of California  
County of **ORANGE**

On **NOVEMBER 11, 2011** before me, **S. MWAYI**,  
Notary Public, personally appeared **BRENT ALBAN**, who proved to me  
on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within  
instrument and acknowledged to me that he/~~she~~/~~they~~ executed the same in his/~~her~~/~~their~~ authorized  
capacity(~~ies~~), and that by his/~~her~~/~~their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon  
behalf of which the person(~~s~~) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public Signature

