

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. 11-004288	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXX9445
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Index: Lot 45 of Section "A" Highland Grove Subdivision, Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 15, 2006, Carlos Smith and Vickey Smith, executed a certain deed of trust to Christopher D. Davies, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,499 at Page 374, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Federal National Mortgage Association 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, Federal National Mortgage Association, 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

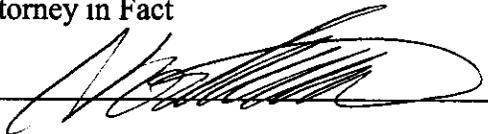
5790 Landau Drive, Southaven, MS

hereby confer upon the said J. Gary 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 23rd day of February, 2012.

Federal National Mortgage Association by Seterus, Inc., as its Attorney in Fact



By: Nuha Shureih
Loan Administration AVP

Its: _____

STATE OF Oregon
COUNTY OF Washington

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 23rd day of February, 2012, the within named Nuha Shureih who acknowledged that (s)he is Loan Administration AVP of Seterus, Inc., as its Attorney in Fact for Federal National Mortgage Association, 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.

(SEAL)


Notary Public

My commission expires:

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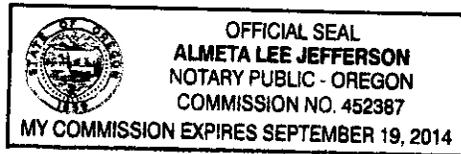


Exhibit A

Lot 45 of Section "A" Highland Grove Subdivision located in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 93, Pages 6-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

More commonly known as: 5790 Landau Drive, Southaven, MS 38672.

5790 Landau Drive, Southaven, MS