

*mc*  
*mc* 3/19/12 12:12:15  
DK T BK 3,414 PG 685  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

PREPARED BY:  
ADAMS & EDENS, P. A.  
Foreclosure Department  
2001 CREEK COVE, SUITE A  
BRANDON, MISSISSIPPI 39042  
(601) 825-9508  
Bar #9731  
A&E #11-05182-1

RETURN TO:  
ADAMS & EDENS, P. A.  
Foreclosure Department  
2001 CREEK COVE, SUITE A  
BRANDON, MISSISSIPPI 39042  
(601) 825-9508  
Bar #9731

Flagstar Bank, FSB/RUBIN

INDEXING INSTRUCTIONS:

Lot 139, Section B, Southbranch Subdivision, in Section 25, T1S, R7W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 28th day of August, 2009, Patrick Rubin and wife, Tiffany Rubin, 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 3,079 at Page 426 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 5<sup>th</sup> day of march, 2012.

Flagstar Bank, FSB

BY: [Signature]

ITS: SEAN KELLY ASST. VICE PRESIDENT

STATE OF MICHIGAN  
OAKLAND

COUNTY OF \_\_\_\_\_

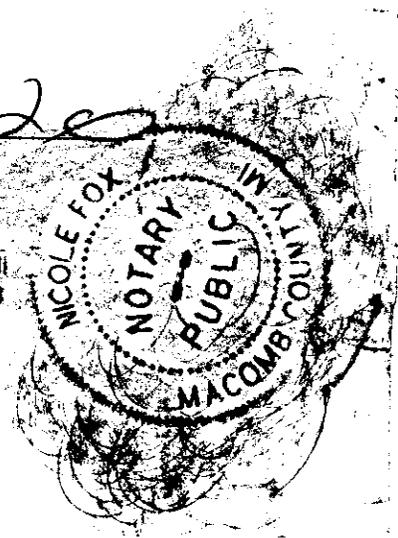
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, SEAN KELLY, who acknowledged to me that he is ASST. VICE PRESIDENT for Flagstar Bank, FSB, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of Flagstar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

GIVEN UNDER my hand and official seal, this the 5<sup>th</sup> day of march, 2012.

[Signature]

NOTARY PUBLIC

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



MY COMMISSION EXPIRES:

\_\_\_\_\_