

Prepared by:  
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Emily Kaye Courteau Bar# 100570

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SUBSTITUTION OF TRUSTEE

Lot 116, Lakeside Village, Phase 3, Blue Lake Springs, in Sec. 32, T-2-S, R-9-W, Plat Book 54, Pages 19-21, Desoto Co., MS.

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

Grantor:  
Bank of America, N.A.  
7105 Corporate Drive  
Plano, TX 75024  
318-330-9020

Grantee:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

WHEREAS, on the 25th day of August, 2006 and acknowledged on the 25th day of August, 2006, Jackie Gibson aka Jackie D. Gibson, and Doris Gibson aka Doris M. Gibson executed a Deed of Trust to Robin Glynn, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc. beneficiary, 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 Record at Book 2555 at Page 460 and

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

WHEREAS, under the terms of said Deed of Trust, the beneficiary 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

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

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 whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the 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 the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 6 day of April, 2012.

Bank of America, N.A.

A. Moore  
BY: Tametka R Moore  
Assistant Vice President (AVP)  
STATE OF TEXAS  
COUNTY OF DAVIES

On April 6, 2012 before me, JJU K. THOMAS NOTARY PUBLIC  
(Insert name and title of the officer)

Personally appeared Tametka R Moore, AVP  
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 TEXAS that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature JJU K. Thomas (Seal)  
JJU K. THOMAS

