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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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. 11-002081	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX6764

Index: Lot 3, First Revision, Scenic Hollow Subdivision, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 15, 2001, Betty Jean Norwood and Al Billings, Jr., executed a certain deed of trust to L. Scott Pickle, Trustee for the benefit of Merchants & Farmers Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1372 at Page 36, 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, JPMorgan Chase Bank, National Association successor in interest by purchase from Federal Deposit Insurance Corporation as receiver for Washington Mutual Bank *fka* Washington Mutual Bank, FA, successor in interest to Washington Mutual Home Loans, Inc., 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, JPMorgan Chase Bank, National 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

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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 9th day of May, 2012.

JPMorgan Chase Bank, National Association

By: Kimberly McClenathan

Its: Vice President

STATE OF Ohio
COUNTY OF Franklin

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 9 day of May, 2012, the within named Kimberly McClenathan who acknowledged that (s)he is Vice President of JPMorgan Chase Bank, National 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: 6-17-2013

NOTARY PUBLIC STATE OF OHIO

LESLIE ADAMS
Notary Public, State of Ohio
My Comm. Expires June 17, 2013

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Exhibit "A"

Lot 3, First Revision, Scenic Hollow Subdivision, situated in Section 35, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 15, Pages 40-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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