

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. 12-004569	 Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX0035
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Index: Lot 107, Section E, Kentwood Subdivision, Section 3, Township 2 South, Range 8 West, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on February 22, 2008, Betty L. Mosier, a single woman, executed a certain deed of trust to Jeanine B. Saylor, Trustee for the benefit of Magna Bank, A Federal Savings Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,863 at Page 71, 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 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

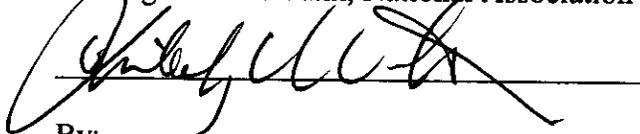
NOW THEREFORE, JPMorgan Chase Bank, National Association, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the 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.

2872 Waverly Drive, Horn Lake, MS

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 11 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 11 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.



NATALIE JO DIAMOND
NOTARY PUBLIC, STATE OF OHIO
LICKING COUNTY
My Comm. Expires Feb. 15, 2015


Notary Public **Natalie Jo Diamond**

My commission expires: 2-15-15

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Exhibit A

Lot 107, Section E, Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 39, Page 49, in the Chancery Clerk's Office of DeSoto County, Mississippi.

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