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| 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. 12-005135 | Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX9714 |
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Index: Lot 32, Section B, Oak Valley at Shelburne Estates Subdivision, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 10, 2011, William Johnson, a married person and Ann Baker Johnson *non-applicant title holder, executed a certain deed of trust to Jay Morris, Attorney, Trustee for the benefit of JPMorgan Chase Bank, N.A., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,314 at Page 1, 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, being one and the same as JPMorgan Chase Bank, N.A., 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.
2117 Rasco Cove, Southaven, MS 38672

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 21 day of May, 2012.

JPMorgan Chase Bank, National Association

Michelle L. Johnson

By: Michelle L. Johnson

Its: Vice President

STATE OF Ohio
COUNTY OF Franklin

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 21 day of May, 2012, the within named Michelle L. Johnson 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)

Rachel L. Echard
Notary Public

My commission expires:
02-16-2016



RACHEL L. ECHARD
Notary Public, State of Ohio
My Comm. Expires Feb. 16, 2016

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Exhibit "A"

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 533, Page 163, ID# 1078-28140-00030.00, being known and designated as Lot 32, Section B, Oak Valley at Shelburne Estates Subdivision, situated in Section 28, Township 1 South, Range 7 West, as shown on Plat of Record in Plat Book 81, Page 22 in the Chancery Clerk's office of DeSoto County, Mississippi.

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