

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020
Michael Jedynak Bar# 103014

Return To:
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Monroe, Louisiana 71201
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ASSIGNMENT OF DEED OF TRUST

Lot 459, Sec. C, Eastover S/D, in Sec. 29, T-1-S, R-6-W, Plat Book 12, Pages 39-40, Desoto Co., MS.

Grantor:
CitiMortgage, Inc.
6101 Condor Drive Moorpark
Moorpark, CA, 93021
866-545-9070

Grantee:
PNMAC Mortgage Opportunity Fund Investors, LLC
6101 Condor Drive Moorpark
Moorpark, CA, 93021
866-545-9070

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the undersigned CitiMortgage, Inc. does hereby sell, convey, and assign to PNMAC Mortgage Opportunity Fund Investors, LLC their Successors and/or Assigns that certain Deed of Trust executed by Travis Wayne Lacy, Jr. and wife Regina Lacy for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC, which Deed of Trust is recorded in Book 1860 at Page 167 ; and records of the Chancery Clerk of DeSoto County, Mississippi, together with the indebtedness secured thereby.

IN WITNESS WHEREOF, the said CitiMortgage, Inc. caused this conveyance to be signed by Michael Drawdy, its Attorney-in-Fact, and its corporate seal to be hereto affixed, this the 9 day of May, 2012

CitiMortgage, Inc.

BY: Michael Drawdy
Attorney-in-Fact

STATE OF _____
COUNTY OF _____

This day personally appeared before me, the undersigned authority in and for the aforesaid jurisdiction, _____, who acknowledges that (s) he is the _____ of CitiMortgage, Inc. and that (s) he executed and delivered the above and foregoing instrument on the day and year therein mentioned, as the act and deed of said corporation, after having first been duly authorized by said corporation, so to do.
GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the _____ day of _____, 20____.

See Attached

NOTARY

MY COMMISSION EXPIRES

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

State of California

County of Ventura

On MAY 09 2012 before me, Diana V Ramos a notary public
Date Here Insert Name and Title of the Officer

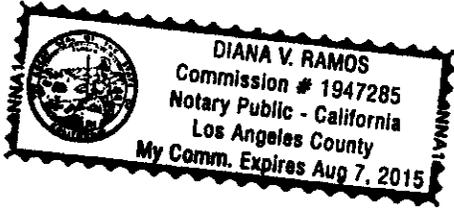
personally appeared Michael Drawdy
Name(s) of Signer(s)

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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: [Handwritten Signature]
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

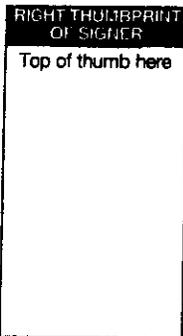
Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Corporate Officer -- Title(s): _____
- Individual
- Partner -- Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

Signer's Name: _____

- Corporate Officer -- Title(s): _____
- Individual
- Partner -- Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

RECORDING REQUESTED BY
PennyMac Loan Services, LLC

When Recorded Mail To:
PennyMac Loan Services, LLC
27001 Agoura Road, Suite 350
Calabasas, CA 91301

Space Above This Line Reserved for Recorder's Use

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that CitiMortgage, Inc. (the "Seller"), pursuant to that Master Mortgage Loan Sale Agreement, by and between the Seller and PNMAC Capital Management, LLC ("Purchaser"), dated February 5, 2010 (the "Agreement") hereby constitutes and appoints PennyMac Loan Services, LLC, by and through PennyMac Loan Services, LLC's officers, as the Seller's true and lawful Attorney-in-Fact, in the Seller's name, place and stead and for the Seller's benefit, in connection with the mortgage loans purchased by Purchaser and sold by Seller pursuant to the Agreement (the "Mortgage Loans") for the purpose of performing all acts and executing all documents in the name of the Seller as may be customarily and reasonably necessary and appropriate to effectuate the following:

Executing, acknowledging, sealing and delivering any mortgage note endorsements or allonges, any assignments of deed of trust or mortgage, any quitclaim deeds, bills of sale and/or other instruments of sale, conveyance and transfer, appropriately completed, with all ordinary or endorsements as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney, each subject to the terms and conditions set forth in the Agreement as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective as of February 2, 2012, and expire August 1, 2012.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

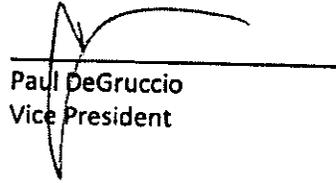
IN WITNESS WHEREOF, CitiMortgage, Inc., as Seller pursuant to that Master Mortgage Loan Sale Agreement between the Seller and Purchaser, dated as of February 5, 2010, has caused its corporate

F11-2253

seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Paul DeGruccio, its duly elected and authorized Vice President this January 17, 2012.

CitiMortgage, Inc.

By:
Name: Paul DeGruccio
Title: Vice President



Witnesses

By: 
Name: Gayle Alexander
Title: Assistant Vice President

Witnesses

By: 
Name: Jason Larocca
Title: Assistant Vice President

State of Maryland
County of Washington

On this January 17, 2012, before me, Caroline A. Robertson, the undersigned, a Notary Public in and for the said state and county, personally appeared Paul DeGruccio known to me to be the person whose name is subscribed to and in the within instrument on behalf of CitiMortgage, Inc.

In witness whereof I hereunto set my hand official seal.

 (Seal)

My commission expires on 07/09/2013.



Caroline A. Robertson, Notary Public
Frederick County
State of Maryland
My Commission Expires July 9, 2013

EXHIBIT A**REAL ESTATE TRANSFERS AND ENDORSEMENTS**

RESOLVED, that the Vice President, Servicing; any other Vice President, the Secretary and any Assistant Secretary (each, an "Authorized Officer") be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name, to execute, acknowledge, seal and/or deliver, or cause to be executed, endorsed and/or delivered, any deeds, bills of sale and/or other instruments of sale, conveyance and transfer (the "Real Estate Transfer Documents"), appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing thereof of documents relating to the transfer of any interest in real estate in the name and on behalf of the Company to or in favor of any third party as may be necessary;

RESOLVED FURTHER, that the signatures of the Authorized Officers may be in the form of facsimile signature stamps, such facsimile signature stamps constituting a valid and binding act of the Company;

RESOLVED FURTHER, that the Authorized Officers be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Signers, in substantially the form attached hereto as Exhibit B, such additional individuals as such Authorized Officer may deem necessary to execute and/or deliver the Real Estate Transfer Documents;

RESOLVED FURTHER, that any Authorized Officer designating an Authorized Signer hereunder be, and hereby is, required to: (i) forward any documentation evidencing such designation to the Company's Secretary, and (ii) notify the Company's Legal Department of the termination of any Authorized Signers designated hereunder;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these resolutions, (ii) the names of the Authorized Officers and Authorized Signers authorized to execute the Real Estate Transfer documents by using facsimile signature stamps, and (iii) the authenticity of the original signatures and specimen signature stamps of the Authorized Officers and Authorized Signers; and

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company.

PENNYMAC LOAN SERVICES, LLC
DESIGNATION AND AUTHORIZATION OF
MORTGAGE LOAN TRANSFERS AND ENDORSEMENTS

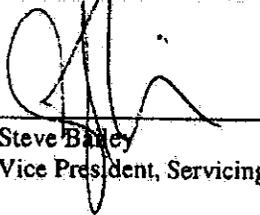
Pursuant to the authority granted to the undersigned by resolutions attached hereto as Exhibit A (the "Resolutions"), which were adopted as of September 15, 2011 by the Board of Directors of PennyMac Loan Services, LLC (the "Company"), the undersigned hereby appoints the following individuals as Authorized Signers of the Company (each, an "Authorized Signer"), for the purpose of taking any and all actions authorized to be taken by the Authorized Signers as set forth in the Resolutions, until such Authorized Signer's earlier resignation or removal.

Names of Authorized Signers

Mark Acosta
 Lisa Allinson
 Angela De Oro
 Karen Denton
 Jeremy Dewey
 Mike Drawdy
 Rita Garcia
 Todd Graves
 Javier Huancas
 Jon Mason
 Tim Nicholson
 Donna Panosian
 Erica Rangel
 Rob Schreiberman
 Brandon Sciumbato
 Ali Sharafdin
 John Tone
 Lupe Zomorrodian

This Designation and Authorization is dated as of October 6, 2011, and shall supersede and replace in all respects any similar designation and authorization dated prior to the date hereof, and it shall remain in full force and effect until superseded by a designation and authorization dated subsequent to the date hereof.

PENNYMAC LOAN SERVICES, LLC


 By: Steve Bailey
 Title: Vice President, Servicing

PENNYMAC LOAN SERVICES, LLC
DESIGNATION AND AUTHORIZATION OF
REAL ESTATE TRANSFER AND ENDORSEMENTS

Pursuant to the authority granted to the undersigned by resolutions attached hereto as Exhibit A (the "Resolutions"), which were adopted as of September 15, 2011 by the Board of Directors of PennyMac Loan Services, LLC (the "Company"), the undersigned hereby appoints the following individuals as Authorized Signers of the Company (each, an "Authorized Signer"), for the purpose of taking any and all actions authorized to be taken by the Authorized Signers as set forth in the Resolutions, until such Authorized Signer's earlier resignation or removal

Names of Authorized Signers

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 Lisa Allinson
 Angela De Oro
 Karen Denton
 Jeremy Dewey
 Mike Drawdy
 Rita Garcia
 Todd Graves
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 Jon Mason
 Tim Nicholson
 Donna Panosian
 Erica Rangel
 Rob Schreiber
 Brandon Sciumbato
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 John Tone
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This Designation and Authorization is dated as of October 6, 2011, and shall supersede and replace in all respects any similar designation and authorization dated prior to the date hereof, and it shall remain in full force and effect until superseded by a designation and authorization dated subsequent to the date hereof.

PENNYMAC LOAN SERVICES, LLC

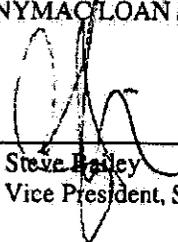

 By: Steve Haley
 Title: Vice President, Servicing

EXHIBIT A**MORTGAGE LOAN TRANSFERS AND ENDORSEMENTS**

RESOLVED, that any Vice President, Servicing, any other Vice President, the Secretary and any Assistant Secretary (each, an "Authorized Officer") be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to execute, endorse and/or deliver, or cause to be executed, endorsed and/or delivered, assignments of mortgages, deeds of trust, and similar security instruments, note endorsements, note allonges, releases, pooling documents or similar documents or instruments (the "Transfer Documents") necessary to effectively transfer mortgage loans in the name and on behalf of the Company to or in favor of any third party as may be necessary;

RESOLVED FURTHER, that the Authorized Officers of the Company shall have the authority to take any and all actions ("Other Actions") which are required or necessary in order for the Company to perform its obligations under any contract, agreement or commitment the Company has with any third party to service or subservice mortgage loans, including but not limited to the execution and/or correction of documents on the client's or investor's behalf;

RESOLVED FURTHER, that the signatures of the Authorized Officers may be in the form of facsimile signature stamps, such facsimile signature stamps constituting a valid and binding act of the Company;

RESOLVED FURTHER, that the Authorized Officers be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to designate as Authorized Signers, in substantially the form attached hereto as Exhibit A, such additional individuals as such Authorized Officer may deem necessary to execute and/or deliver the Transfer Documents and take Other Actions;

RESOLVED FURTHER, that any Authorized Officer designating an Authorized Signer hereunder be, and hereby is, required to: (i) forward any documentation evidencing such designation to the Company's Secretary, and (ii) notify the Company's Legal Department of the termination of any Authorized Signers designated hereunder;

RESOLVED FURTHER, that the Secretary or any Assistant Secretary of the Company be, and each hereby is, authorized, empowered and directed for and on behalf of the Company and in its name to certify (i) the validity of these resolutions, (ii) the names of the Authorized Officers and Authorized Signers authorized to execute the Transfer Documents and take Other Actions by using facsimile signature stamps, and (iii) the authenticity of the original signatures and specimen signature stamps of the Authorized Officers and Authorized Signers; and

RESOLVED FURTHER, that the actions of any person authorized by the foregoing resolutions or that would have been authorized by the foregoing resolutions except that such actions were taken prior to the adoption of such resolutions be, and they hereby are, ratified, confirmed, approved and adopted as actions of the Company.