7/20/12 9:19:50
DK T BK 3,470 PG 770
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Please return to:
This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Grantor's Address:
US Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to LaSalle Bank National Association)as Trustee for Morgan Stanley Mortgage Loan Trust 2007-8XS
C/o Wells Fargo Bank, N.A.
2051 Killebrew Drive, Suite 220
Bloomington, Minnesota 55425
(952) 562-1799

Grantee's Address:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Indexing Instructions: Lot 169, Section C, North Creek Subdivision, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, Vera Henley and Sandra Henley executed a Deed of Trust dated December 15, 2006, in favor of Mississippi Title and Appraisal Co., Trustee(s), and Mortgage Electronic Registration Systems, Inc. as nominee for Wilmington Finance, Inc., Lender, for the benefit of the owner and holder of a certain indebtedness, Wilmington Finance, Inc.; and

WHEREAS, said Deed of Trust was filed of record on December 20, 2006, and recorded in Book 2628 at Page 15, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, US Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to LaSalle Bank National Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2007-8XS, the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, US Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to LaSalle Bank National Association)as Trustee for Morgan Stanley Mortgage Loan Trust 2007-8XS, the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Mississippi Title and Appraisal Co. or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Mississippi Title and Appraisal Co. or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, US Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to

LaSalle Bank National Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2007-8XS, the owner and legal holder, has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should US Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to LaSalle Bank National Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2007-8XS, become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, 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 thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 26th day of June, 2012.

Wells Fargo Bank, N.A. as attorney in fact for
US Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to LaSalle Bank National Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2007-8XS

Daniel Bullard
Vice President of Loan Documentation

ACKNOWLEDGEMENT

North Carolina

Wake County

I, Pamela E. Williamson, a Notary Public of Wake County and State of North Carolina, do hereby certify that Daniel Bullard personally came before me this day and acknowledged that he is the Vice President of Loan Documentation, of Wells Fargo Bank, NA, and that he, as Vice President of Loan Documentation, being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official seal, this 26th day of June, 2012.

Pamela E. Williamson (Official Seal)
Notary Public

My commission expires: 02-05-2017

OFFICIAL SEAL
Notary Public, North Carolina
County of Wake
PAMELA E. WILLIAMSON
My Commission Expires 02-05-2017