

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. 12-005546	Return to:  Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX6857
Grantor OneWest Bank OneWest Bank, FSB 888 E. Walnut Street Pasadena, California 91101 877-908-4357 - N/A	Grantee Shapiro & Massey, LLC 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 - N/A

Index: Lot 370, Section H, Deerchase Subdivision, Sec. 4, T2S, R7W, Plt Bk 99, Page 30,  
DeSoto Co., MS

#### SUBSTITUTION OF TRUSTEE

WHEREAS, on February 22, 2007, Ricardo Luis Ramirez and Consepcion Martinez, husband and wife, executed a certain deed of trust to David A. Neal, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for First Guaranty Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,667 at Page 391 and re-recorded in Book 2,712 at Page 561, 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

5926 Christopher Jordan, Southaven, MS

WHEREAS, One West Bank\* pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute Shapiro & Massey, LLC as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, One West Bank,\*the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute Shapiro & Massey, LLC as Trustee in the place and stead of the current trustee and does hereby confer upon the said Shapiro & Massey, LLC 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 \_\_\_\_\_ day of JUL 30 2012, 2012.

OneWest Bank, FSB

\*FSB

By:   
Its: Gladys Panameno  
Assistant Secretary

STATE OF Texas  
COUNTY OF Travis

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the \_\_\_\_\_ day of JUL 30 2012, 2012, the within named Gladys Panameno who acknowledged that (s)he is Assistant Secretary of OneWest Bank,\*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)

My commission expires: 6/15/15

  
Notary Public

5926 Christopher Jordan, Southaven, MS

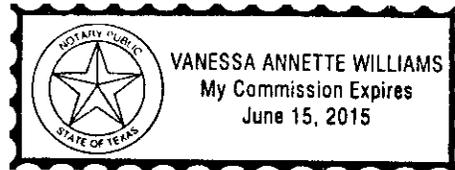


Exhibit A

Lot 370, Section H, Deerchase Subdivision, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 99, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

5926 Christopher Jordan, Southaven, MS

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