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SUBSTITUTION OF TRUSTEE

Lot 202, Forest Hill Community, Phase 4, Sec. 18, T2S, R5W, Plat Bk.81, Pg. 9, DeSoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Grantor:
Wells Fargo Bank, NA
8480 Stage Coach Circle
Frederick, MD 21701
800-662-3806

Grantee:
John C Morris IV
2309 Oliver Road
Monroe LA 71201
318-330-9020

Pursuant to the provisions of that certain Deed of Trust executed on September 17th, 2004, by Roberto Garza and Bonna Garza Husband and Wife 12817 Myrtle Bend Loop Olive Branch MS, 38654-6088, as Trustor, to Kathryn L. Harris, as Trustee, for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for Community Mortgage Corporation P.O. Box 2026 Flint, MI 48501-2026, as Beneficiary, recorded on 9/24/2004 as Book 2075, page 53, in the office of Chancery Clerk of DeSoto County, Mississippi; to secure an obligation under a Promissory Note in the amount of \$ 204,297.00; [and assigned to Wells Fargo Bank, NA by Assignment executed August 9th, 2012]. The undersigned, as present holder of the Note, does hereby remove Kathryn L. Harris, as Trustee and does, pursuant to the terms of the Deed of Trust or statute, hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute John C Morris IV, of 2309 Oliver Rd, Monroe, Ouachita Parish, Louisiana 71201, to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace the Trustee named in the Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute Trustee shall, in accordance with the provisions of the deed of trust, succeed to all the title, powers and duties

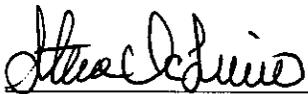
conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 12817 Myrtle Bend Loop, Olive Branch, MS 38654-6088. The legal description is as follows:

Lot 202, Forest Hill Community, Phase 4, located in Section 18, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81, Page 9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

This document was prepared by Morris & Associates. In witness whereof, the undersigned holder of the Note has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Executed this 5th day of October, 2012.


Wells Fargo Bank, NA

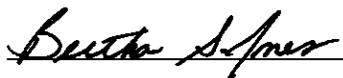
Name: Steve DeFurio
Title: Vice President Loan Documentation
Company: Wells Fargo Bank, N.A.
Date: 10/05/2012

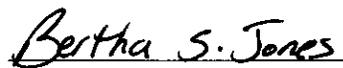
North Carolina

Wake County

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

Witness my hand and official seal, this 5th day of October, 2012

 (Signature) (Official Seal)

, Notary Public

My commission expires 02-05-2017

