

<p>Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p>	<p>Return to:  Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p>
<p>S&M No. 07-1071</p>	<p>Loan No. XXXXXX8180</p>
<p>Grantor PHH Mortgage Corporation 2001 Bishops Gate Blvd. Attn: Mail Stop SV-01 Mount Laurel, New Jersey 08054 904-733-6594 - N/A</p>	<p>Grantee Shapiro & Massey, LLC 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 - N/A</p>

Index: Lot 331, Sec. E, Dickens Place, PUD, Oliver's Glenn, Plt Bk 79, Pgs 2-3, Sec. 9, T-2-S, R-7-W, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 2, 2005, Michael T. Sisco and Elizabeth A. Sisco, Husband and Wife, executed a certain deed of trust to First American Title, Trustee for the benefit of PHH Mortgage Services which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2210 at Page 567, 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, PHH Mortgage Corporation d/b/a PHH Mortgage Services 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

2715 Nelle Lane, Southaven, MS

NOW THEREFORE, PHH Mortgage Corporation d/b/a PHH Mortgage Services, 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 4 day of OCT., 2012.

PHH Mortgage Corporation d/b/a PHH Mortgage Services

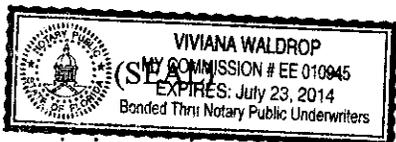
D. C. Schmidt

By: Daniel C. Schmidt

Its: Asst. Vice President

STATE OF Florida
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 4 day of OCT., 2012, the within named Daniel C. Schmidt who acknowledged that (s)he is Asst. Vice President of **PHH Mortgage Corporation d/b/a PHH Mortgage Services**, 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.



Viviana Waldrop
Notary Public

My commission expires: 7-23-14

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Exhibit "A"

Lot 331, Section E, Dickens Place, PUD, Oliver's Glenn, situated in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 79, Pages 2-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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