

LS 12/06/12 11:05:58
LS DK T BK 3,548 PG 692
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PREPARED BY:
JPMorgan Chase Bank, N.A.
1111 Polaris Parkway
Columbus, OH 43240
Telephone Number: (770) 234-9181

WHEN RECORDED MAIL TO:

NATIONWIDE TRUSTEE SERVICES, INC.
1587 NORTHEAST EXPRESSWAY

ATLANTA, GA 30329
Telephone Number: (770) 234-9181

Index: Lot 674, Section F, Subdivision CARRIAGE HILLS, Section 24, Township 1 South, Range 8 West,
DE SOTO County/MS

or

Index: ----- $\frac{1}{4}$, ----- $\frac{1}{4}$, Section -----, Township -----, Range -----, DE SOTO County/MS

NOTICE OF SUBSTITUTION OF TRUSTEE

WHEREAS, DARRELL J. CLAY AND MELISSA C. CLAY, HUSBAND AND WIFE executed a Deed of Trust dated May 25, 2007 to SAM MCCLATCHY, Trustee, for the use and benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR PULASKI MORTGAGE COMPANY, AN ARKANSAS CORPORATION, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DE SOTO County, Mississippi, in Deed of Trust Book 2729 at Page 696, or Instrument No. -----, and legally describing the trust property as:
SEE ATTACHED.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above;
and

WHEREAS, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute NATIONWIDE TRUSTEE SERVICES, INC. as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, the present holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute NATIONWIDE TRUSTEE SERVICES, INC. as Trustee (address: 1587 NORTHEAST EXPRESSWAY ATLANTA, GA 30329, telephone: (770) 234-9181) in the place and stead of the current trustee and does hereby confer upon the said NATIONWIDE TRUSTEE SERVICES, INC. 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 entity acting by and through its duly authorized officers, this the 19 day of October, 2012.

BENEFICIARY

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

BY: Rose Hunter
Rose Hunter Vice President

STATE OF Florida

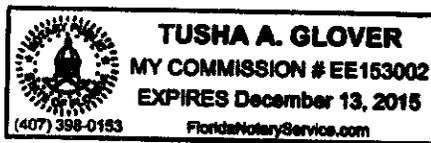
COUNTY OF Duval

Personally appeared before me, the undersigned authority in and for the said county and state, on this 19th day of October, 2012, within my jurisdiction, the within named Rose Hunter, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity(ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

Witness my signature and official seal on this, the 19th day of October, 2012.

Tusha A. Glover
NOTARY PUBLIC Notary Public State of Florida

My Commission Expires:
December 13, 2015



PS 5/24/07 2:17:34
EK 2,729 PG 696
DEBOTO COUNTY, MS
M.E. DAVIS, CH CLERK

507-239

Prepared By & Return To:
Mississippi Real Estate Closings
5699 Getwell Road
Building G, Suite 1
Southaven, MS 38672
662-349-1818

After Recording Return To:
Pulaski Mortgage Company
7485 Poplar Avenue
Germantown, TN 38138

X 1843418320

Indexing Instruction: This instrument covers land located in the Quarter of the
Quarter of Section , Township , Range
of DeSoto County, Mississippi.

[Space Above This Line For Recording Date]
DEED OF TRUST

FHA CASE NO.
281-3309803-703

MIN: 1001409-0000031008-6

THIS DEED OF TRUST ("Security Instrument") is made on May 25, 2007
The grantor is Darrell J. Clay and Melissa C. Clay, husband and wife

("Borrower"). The trustee is

Sam McClatchy

("Trustee"). The beneficiary is

Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Pulaski Mortgage Company, An Arkansas Corporation

("Lender") is organized and existing

under the laws of Arkansas
has an address of 2170 Highway 51 South, Suite 4, Hernando, MS 38632

Borrower owes Lender the principal sum of One Hundred Forty Thousand Seven Hundred Eighty and no/100
Dollars (U.S. \$140,780.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on June 01, 2037

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DeSoto County, Mississippi:

Lot 674, Section F, Carriage Hills Subdivision, situated in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Pages 3-4, in the office of the Chancery Clerk of DeSoto County, Mississippi

MISSISSIPPI FHA DEED OF TRUST

ITEM 00011 (0207)-MERS
1741709

(Page 1 of 8 pages)

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