
Prepared by:
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MSB #: 5765

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Substitution of Trustee

Grantor: The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. successor to JPMorgan Chase Bank N.A. as Trustee for RAAC 2005-SP3, C/O GMAC Mortgage, LLC, 1100 Virginia Drive, Fort Washington, PA 19034, (215) 734-5305

Grantee: Underwood Law Firm PLLC, 340 Edgewood Terrace Drive, Jackson, MS 39206, (601) 981-7773

Borrower: Chevelle Latrese Newby, 1544 Gadey Street, Memphis, TN 38106, (901)-624-2316

INDEXING INSTRUCTIONS:

Lot 112, Sec B, Belmor Lakes S/D, S16/T2S/R6W, PB 80/30

Loan Number: 0810005582

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 30, 2005, Chevelle Latrese Newby, a single woman, executed a deed of trust to Gary L. Jewel, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust in Book 2,322 at Page 62 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 112, Section B, Belmor Lakes Subdivision, located in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi as shown on plat of record in Plat Book 80, Page 30, in the Office of the Chancery Clerk of DeSoto County, Mississippi to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to the grantors by a deed recorded at Book 467, Page 510, Chancery Clerk Office of DeSoto County, Mississippi.

Parcel Number: 2065-1605-00112

Property commonly known as: 8320 Whites Crossing, Olive Branch, MS 38654

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. successor to JPMorgan Chase Bank N.A. as Trustee for RAAC 2005-SP3 is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute Underwood Law Firm PLLC, of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. successor to JPMorgan Chase Bank N.A. as Trustee for RAAC 2005-SP3 does hereby appoint and substitute Underwood Law Firm PLLC, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned 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 foreclosed property to 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 SIGNATURE of The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. successor to JPMorgan Chase Bank N.A. as Trustee for RAAC 2005-SP3 by Residential Funding Company, LLC as attorney in fact, acting by and through its duly authorized officer, this the 15th day of October, 2012.

The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. successor to JPMorgan Chase Bank N.A. as Trustee for RAAC 2005-SP3 by Residential Funding Company, LLC as attorney in fact

BY: Marcell G. Pace
Marcell G. Pace
 TITLE: Authorized Officer

ATTEST: Dwight Blake
Dwight Blake

12061054

STATE OF Pennsylvania
COUNTY OF Montgomery

Personally appeared before me, the undersigned authority in and for the said county and state, on this 1st day of October, 2012, within my jurisdiction, the within named Marcell G. Pace **Authorized Officer**, who provided to me on the basis of satisfactory evidence to be the person(s) who 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 signatures 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.

Lisa Howlin Thomas
NOTARY PUBLIC

Lisa Howlin Thomas

(seal)

My commission expires: _____

NOTARIAL SEAL
LISA HOWLIN THOMAS
Notary Public
CHELTENHAM TWP., MONTGOMERY COUNTY
My Commission Expires May 8, 2016