

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. 12-006390	Return to:  Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX0082
Grantor EverBank 301 West Bay Street Jacksonville, Florida 32202 800-669-7724 - N/A	Grantee Shapiro & Massey, LLC 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 - N/A

Index: Lot 2014, Section F, DeSoto Village Subdivision, Section 33, T-1-S, R-8-W, Plat Book 13, Page 1-5, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 19, 2007, Charlie Tuggle and Verline Tuggle, husband and wife, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,743 at Page 58, 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, EverBank 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

3925 Shadow Oaks Parkway, Horn Lake, MS

NOW THEREFORE, EverBank, 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 9 day of January, 2013.

EverBank

Chad W. Fowler

By: Chad Fowler

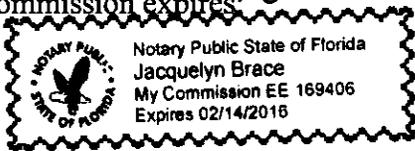
Its: Assistant Vice President

STATE OF Florida
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 9 day of January, 2013, the within named Chad Fowler who acknowledged that (s)he is Assistant Vice President of EverBank, 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: 2-14-2016



Jacquelyn Brace
Notary Public
Jacquelyn Brace

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Exhibit A

All that certain lot or parcel of land situate in the County of DeSoto, State of Mississippi, and being more particularly described as follows:

Lot 2014, Section F, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 13, Pages 1-5, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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