

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 10th day of March, 1995, RONALD TERRY HAYNES and wife, JUDY ELLYN HAYNES executed a Deed of Trust to ARTHUR E. HUGGINS, Trustee, for the benefit of JERRY T. STAFFORD and wife, SANDRA A. STAFFORD, which Deed of Trust is of record in Deed of Trust Book 752, Page 240, which Deed of Trust was assigned unto PEOPLES BANK & TRUST COMPANY, by instrument dated March 10, 1995, of record in Deed Book 754, Page 74, in the office of the Chancery Clerk of the County of DeSoto; and

WHEREAS, under the terms of the said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another trustee in the place of the trustee named therein, at any time by writing, duly signed and acknowledged and recorded in the county where the premises are located; and

WHEREAS, PEOPLES BANK & TRUST COMPANY is now the holder of the note secured by the aforesaid Deed of Trust and now desires to substitute WILLIAM F. TRAVIS of 8995 Hwy. 51, Southaven, Mississippi in the place and stead of the said ARTHUR E. HUGGINS, named as Trustee in the original Deed of Trust.

NOW, THEREFORE, PEOPLES BANK & TRUST COMPANY does hereby appoint and substitute WILLIAM F. TRAVIS as Trustee in said Deed of Trust in the place and stead of the said ARTHUR E. HUGGINS.

WITNESS THE SIGNATURE of PEOPLES BANK & TRUST COMPANY, acting by and through its duly authorized officers, this the 29th day of

September, 1995.

PEOPLES BANK & TRUST COMPANY
BY [Signature]
(TITLE)

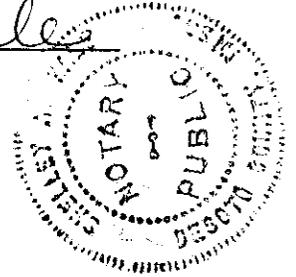
STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for the State and county aforesaid, Ricky Dickey, 1st Vice President of PEOPLES BANK & TRUST

COMPANY, who acknowledged that for and on behalf of PEOPLES BANK & TRUST COMPANY, he executed and delivered the above and foregoing Substitution of Trustee on the day and year therein mentioned as its act and deed, he being first duly authorized so to do.

GIVEN under my hand and official seal of office, this the 24th day of September, 1995.

Shelley A. Hale
NOTARY PUBLIC



MY COMMISSION EXPIRES:

9/25/98

PREPARED BY:
WILLIAM F. TRAVIS
ATTORNEY AT LAW
P.O. BOX 187
8995 HWY 51 NORTH
SOUTHAVEN, MS 38671
(601) 393-9295

STATE MS.-DESO TO CO.
FILED

Oct 2 3 13 PM '95

W.F.
W.F.
BK 786 PG 206
W.E. DAVIS CH. CLK.
By M. Taylor D.C.