

Prepared by and return to: Cochran, Uhlmann, Abney, Duck, & Wright, Attorneys, 150 Court Avenue, Second Floor, Memphis, Tennessee 38103

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 6th day of September, 1995, **Bobby A. Orman and Patricia C. Orman**, executed a Deed of Trust to D. Pace Brannon, Trustee, which Deed of Trust is recorded in Book 784 Page 332 in the Chancery Clerk's Office of DeSoto County, Mississippi; and said Deed of Trust conveys to the Trustee the following described property, to wit:

Lot 504, Section B, in DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Bobby A. Orman is one and the same person as Bobby Alan Orman.
Patricia C. Orman is one and the same person as Patricia L. Orman.

Bobby Alan Orman, husband of Patricia C. Orman, joins in this conveyance for the sole purpose of conveying whatever interest he may have in this property as the result of his marriage to Patricia C. Orman.

Tax Parcel No. 1088-3402.0-0504.00

Property Also Known As: 6145 Kentwood Drive, Horn Lake, Mississippi

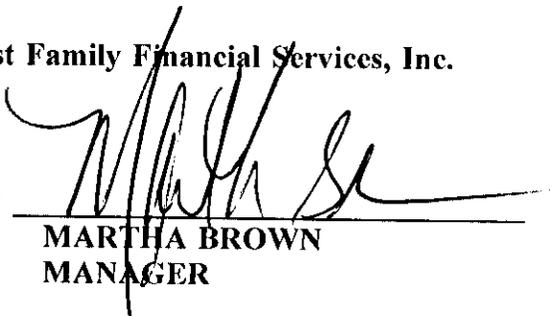
WHEREAS, **First Family Financial Services, Inc.**, the owner and holder of the indebtedness described in the Deed of Trust, has declared the said Deed of Trust due and payable, the said grantor having defaulted in the payment of the notes described in the Deed of Trust, and

WHEREAS, the Trustee named herein is now unable to act.

NOW, THEREFORE, **First Family Financial Services, Inc.**, by these presents, substitutes for D. Pace Brannon, and in his place and stead, T. Robert Abney or Robert F. Uhlmann of Shelby County, Tennessee as Substitute Trustee and the said Substitute Trustee is clothed with all powers granted to the Trustee in the Deed of Trust.

IN WITNESS, WHEREOF, **First Family Financial Services, Inc.** through its duly authorized Manager has executed this Substitution of Trustee Agreement this 11th day of December, 1996.

First Family Financial Services, Inc.

BY: 

MARTHA BROWN
MANAGER

STATE MS.-DE SOTO CO. *bc*
FILED *js*

DEC 12 12 56 PM '96

BK 875 PG 51e
W.E. DAVIS CH. CLK.

STATE OF TENNESSEE

COUNTY OF SHELBY

Before me, the undersigned Notary Public in the State and County aforementioned, personally appeared Martha Brown with whom I am personally acquainted and who, upon oath, acknowledges that she is the Manager of First Family Financial Services, Inc., the within named bargainor and that as such Manager being authorized so to do, executed the foregoing instrument for the purposes therein contained by the said Martha Brown subscribing thereto the name of the corporation by herself as Manager.

WITNESS, my hand and notarial seal at office this 11 day of December, 1996.

NOTARY PUBLIC



My Commission Expires:

8-22-2000