

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on January 29, 1988, Jewel S. Daher and husband, Daniel H. Daher, executed a Land Deed of Trust to Frank A. Riley, Trustee, for the use and benefit of Bank of Mississippi, Tupelo, Mississippi, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 427 at Page 458; and

WHEREAS, Bank of Mississippi, Tupelo, Mississippi, as the holder of the aforesaid Deed of Trust in desirous to substitute another Trustee in place and in lieu of Frank A. Riley, as it has legal right to do under the terms and provisions of said Deed of Trust.

NOW, THEREFORE, Bank of Mississippi, Tupelo, Mississippi, does hereby nominate and appoint James L. Weir as Substitute Trustee in the place and in lieu of Frank A. Riley in that certain Deed of Trust recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 427 at Page 458 of said records.

WITNESS OUR SIGNATURES, this the 22nd day of January, 1997.

BANK OF MISSISSIPPI

By: *[Signature]*

Attest:

Julie Clemmer

STATE MS. - DESOTO CO.
FILED
JAN 27 2 13 PM '97 *uf*

BK 883 PG 286
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI

COUNTY OF LEE

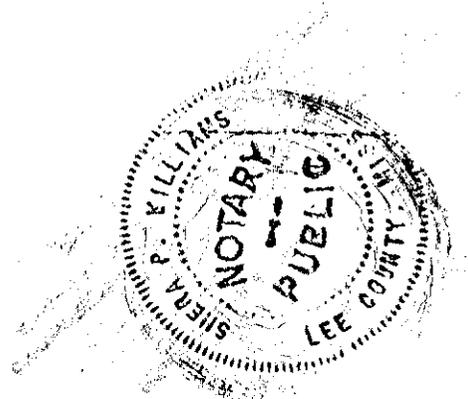
Personally appeared before me, the undersigned authority in and for the aforesaid state and county, within my jurisdiction, the within named Dennis Hubbard and Julie Clemmer, who acknowledged that they are the First Vice President and Mortgage Loan Officer, respectively, of Bank of Mississippi, Tupelo, Mississippi, and that for and on behalf of the said corporation, and as its act and deed, they executed and delivered the above and foregoing instrument after first having been duly authorized by said corporation so to do.

GIVEN UNDER MY HAND AND SEAL, this the 22nd day of January, 1997.

Shirley Williams
NOTARY PUBLIC

My Commission Expires:

MY COMMISSION EXPIRES NOVEMBER 13, 1998



This instrument prepared by:
James L. Weir, Attorney at Law
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MBN 7083