

Indexing purposes:metes and bounds

**SUBSTITUTION OF TRUSTEE**

WHEREAS, Bradley C. McNair and wife, Saadia N, McNair executed a deed of trust dated July 6, 1995, in favor of T. Harris Collier, III, Trustee(s), for the benefit of the owner and holder of a certain indebtedness, Trustmark National Bank.

Said deed of trust is of record in Deed of Trust Book 771 Page 558 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, the undersigned owner and legal holder of said deed of trust and the said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and legal holder of said indebtedness does hereby desire Arnold M. Weiss to act as trustee in the place and stead of T. Harris Collier, III or any subsequently appointed Substitute Trustee, as appointed under said deed of trust, the undersigned do hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said Arnold M. Weiss as Substitute Trustee in the place and stead of the said T. Harris Collier, III or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said undersigned owner and legal holder has further requested the said Arnold M. Weiss, Substitute Trustee under said deed of trust, to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of Trust as though the said Arnold M. Weiss had been originally appointed as Trustee hereunder.

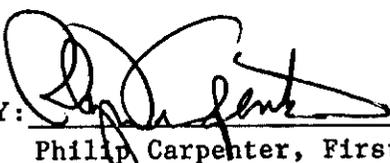
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or 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 thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 6th day of April, 1998.

**Trustmark National Bank**

ATTEST:



BY:   
Philip Carpenter, First Vice President

MAIL TO:  
THIS INSTRUMENT PREPARED BY:  
Arnold M. Weiss  
Attorney at Law  
208 Adams Avenue  
Memphis, TN 38103  
(901) 526-8296

STATE MS.-DESOTO CO.  
FILED

APR 13 1 32 PM '98

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W.E. DAVIS CH. CLK.

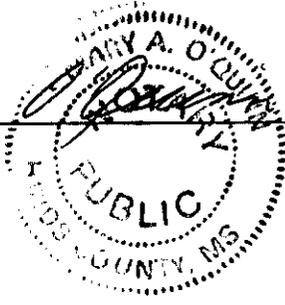
STATE OF MISSISSIPPI

COUNTY OF HINDS

Before me, the undersigned Notary Public in and for said County and State, personally appeared Philip Carpenter and Henry S. Griffith, with whom I am personally acquainted and who upon oath acknowledged themselves to be the First Vice President and Vice President, respectively of Trustmark National Bank, the within named bargainor, a Corporation, and they as such First Vice President and Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Philip Carpenter, First Vice President, and attesting the same by Henry S. Griffith, Vice President.

WITNESS my hand and Official Seal at office this 6th day of April, 1998.

*Mary A. O'Quinn*  
 NOTARY PUBLIC



MY COMMISSION EXPIRES:

My Commission Expires Feb. 24, 1999