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W.E. DAVIS CH. CLK.

INDEXING INSTRUCTIONS:

LOT 22, FOX HUNT SUBDIVISION, LOCATED IN SECTION 26,

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 16th day of August, 1996, Linda C. Dennis and James W. Dennis executed a Deed of Trust to Thomas F. Baker, IV, Trustee for the use and benefit of F T Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., Beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of Desoto County, Mississippi, in Deed of Trust Record Book 850 at Page 117, thereof, describing the following property:

SEE EXHIBIT "A"

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

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 to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 22nd day of June, 19 98.

F T MORTGAGE COMPANIES D/B/A FIRST TENNESSEE MORTGAGE COMPANY, INC. AS SUCCESSOR IN INTEREST TO FIRST TENNESSEE BANK NATIONAL ASSOCIATION.

Peggy Burdine
BY: Peggy Burdine
Asst. Vice President

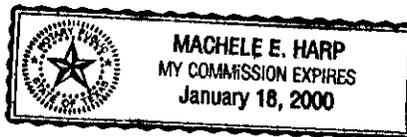
STATE OF: TEXAS
COUNTY OF: Dallas

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Peggy Burdine known personally to me to be the Asst Vice President of the within named FT Mortgage Companies and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 22nd day of June, 19 98.

Machele E. Harp
NOTARY PUBLIC

MY COMMISSION EXPIRES:



Dennis, Linda 5600309

MS

Exhibit "A"

Lot 22, Fox Hunt Subdivision, located in Section 26, Township 1 South, Range 6 West, as per plat book 50, page 8 as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi.