

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 2nd day of February, 1998, **Lloyd Davis and Barbara Ann Davis, husband and wife**, executed a Deed of Trust to E. James House, Jr. and William McLaughlin, as Trustee, with Union Planters Bank, National Association, also known as Union Planters National Bank, as beneficiary, which Deed of Trust is recorded in the Chancery Clerk's Office of DeSoto County, Mississippi, in **T.D. Book 969, Page 48**; and said Deed of Trust conveys to the Trustee the following described property, to wit:

Lot 1705, DeSoto Village, Section "D"(Belle Meade Subdivision), in Section 33, Township 1 South, Range 8 West, as per Plat of Record in Plat Book 10, Page 9, in the Chancery Clerk's Office of DeSoto County, Mississippi, and reference to which plat is hereby specifically made for a more particular description to said lot.

Parcel No. 088-3303.0-0175.00

Property also known as: 3955 Woodland Drive, Horn Lake, Mississippi 38637

OTHER INTERESTED PARTIES: Union Planters Bank.

WHEREAS, **Union Planters Bank, National Association, also known as Union Planters National Bank**, 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 note as described in the Deed of Trust; and

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

NOW, THEREFORE, **Union Planters Bank, National Association, also known as Union Planters National Bank**, by these presents, substitutes for E. James House, Jr. and William McLaughlin, and in their 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, **Union Planters Bank, National Association, also known as Union Planters National Bank**, through its duly authorized Executive Vice President has executed this Substitution of Trustee Agreement this 27th day of January, 1999.

Union Planters Bank, National Association, also known as Union Planters National Bank

by: 
Marsh Campbell, Senior Vice President

STATE OF MISSISSIPPI DE SOTO CO.

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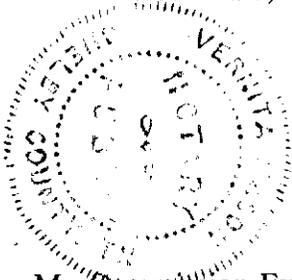
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W.E. DAVIS, CLERK

STATE OF TENNESSEE

COUNTY OF SHELBY

Before me, the undersigned Notary Public in the State and County aforementioned, personally appeared Marsh Campbell with whom I am personally acquainted, and who, upon oath, acknowledges that he is the Senior Vice President of Union Planters Bank, National Association, also known as Union Planters National Bank, the within named bargainor, and that as such Senior Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained by the said Marsh Campbell subscribing thereto the name of the corporation by himself as Senior Vice President.

WITNESS, my hand and notarial seal at office this 27th day Jan, 1999.



Vernita Mason
NOTARY PUBLIC

My Commission Expires:

~~MY COMMISSION EXPIRES
APRIL 13, 1999~~