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INDEXING INSTRUCTIONS:

Lot 420, Section D, BUENA VISTA LAKES SUBDIVISION, located in Section 13
and 14, Township 4 South, Range 8 West, DeSoto County, Mississippi.

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 8th day of January, 19 99,
Joshua D. Williams and wife, Felicia Dawn Williams,
Thomas F. Baker, IV, executed a Deed of Trust to
FT Mortgage Companies d/b/a First Tennessee * Trustee for the use and benefit of
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 1074 at Page 0145 thereof, describing the following
property:
* Mortgage Company, Inc.

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 of 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 20th day of October, 19 99
FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc.

Thomas Wade
BY: THOMAS WADE
ASSISTANT VICE PRESIDENT

STATE OF: TEXAS
COUNTY OF: DALLAS

STATE MS. - DESOTO CO.
FILED
OCT 29 10 15 AM '99

BK 1161 PG 41
W.F. ... CLK.

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, Thomas Wade known personally to me to be the
Assistant Vice* of the within named FT Mortgage Companies d/b/a First Tennessee Mortgage
Company, Inc. 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.
* President

WITNESS my signature and official seal on this, the 20th day of October, 19 99.

Wendy Banston
NOTARY PUBLIC

MY COMMISSION EXPIRES:

Joshua Williams
15073695

EXHIBIT "A"

Lot 420, Section D, BUENA VISTA LAKES SUBDIVISION, located in Sections 13 and 14, Township 4 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 5, Pages 40-43, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.