

OSC8785088322

SUBSTITUTION OF TRUSTEE

WHEREAS, on the May 27, 1999, Roobik Vartanian, An Unmarried Man, executed a certain deed of trust to Michael M. White, Trustee for the benefit of American National Home Mortgage which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 1116, at Page 602, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 93, Section B, Southern Trace II Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 63, Page 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Equicredit Corporation of America pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Equicredit Corporation of America, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid 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 and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, 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 thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 7 day of August, 2000.

Equicredit Corporation of America

BY: [Signature]
TITLE: Robert C. Hardman, Vice Pres

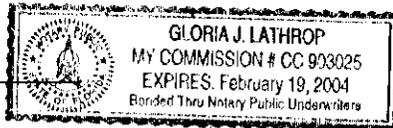
STATE OF FL. FLORIDA
COUNTY OF DUVAL

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Robert C. Hardman, personally known to me to be the Vice President of the within named Equicredit Corporation of America, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 7th day of August, 2000.

[Signature]
NOTARY PUBLIC

My Commission Expires:



Prepared by:
J. Gary Massey, Substitute Trustee
Deposit Guaranty Building
200 E. Capitol Street, Suite 1745
Jackson, MS 39201
(601) 968-9986
00-1184

STATE MS.-DESOTO CO.
FILED
Aug 14 3 12 PM '00

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W.F. [unclear]