

Loan # FLO# 72624881

SUBSTITUTION OF TRUSTEE

STATE MS.-DESOTO CO.
FILED

Oct 12 11 12 AM '00

WHEREAS, on the 20 day of July, 1993,
Warren L. Bailey, III and Emily B. Bailey

executed a certain deed of trust to L. Patrick Sandlin
Trustee for the benefit of Community Mortgage Corporation

BK 1255 PG 800
WF DEPT. CLERK

which deed of trust is of record in the office of the Chancery Clerk of Desoto
County, State of Mississippi in Book 651 at Page 792 and being secured by real
property being more particularly described in Exhibit A attached hereto; and

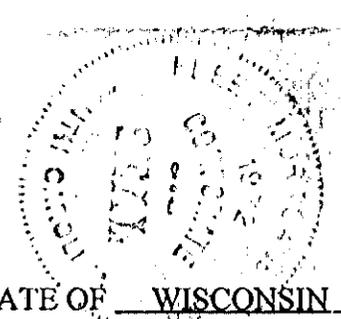
WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced
above; and

WHEREAS, Fleet Mortgage Corp., 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, Fleet Mortgage Corp., 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 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 26 day of May, 2000



FLEET MORTGAGE CORP F/K/A
FLEET REAL ESTATE FUNDING CORP

BY: John G. Marita

JOHN G. MARITA

TITLE: Vice President

STATE OF WISCONSIN

COUNTY OF MILWAUKEE

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the
26 day of May, 2000, the within named JOHN G. MARITA
who acknowledged that (s)he is VICE PRESIDENT of Fleet Mortgage Corp., and that for and on
behalf of the said corporation, and as it act and deed, (s)he executed the above and foregoing instrument,
after having been first duly authorized so to do.

Susan E. Boettcher
Notary Public SUSAN E. BOETTCHER

My Commission expires:

1-13-02

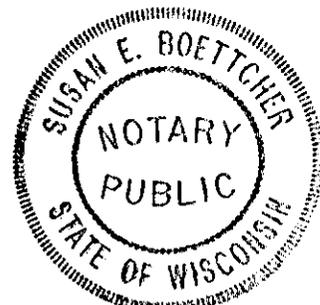


EXHIBIT "A"

INDEXING INSTRUCTIONS

LEGAL DESCRIPTION:

Lot 2, Tony Smith's Hummingbird Drive Subdivision, located in Section 30, Township 1 South, Range 6 West, as recorded in Plat Book 30, Page 47 in the office of the Chancery Clerk of Desoto County, MS.

PREPARED BY:

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