

This document was prepared by John C. Morris, III, 2204 Liberty, Suite G  
Monroe, Louisiana 71201 Telephone: 318-330-9020

INDEXING INSTRUCTIONS:

LOT 65, SEC "C", OLIVE RIDGE S/D, IN SEC 26, T-1-S, R-6-W, DESOTO CO. MS  
SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DE SOTO

WHEREAS, on the 27th day of MAY, 1999, HOWARD R. DAUGHERTY\* executed a Deed of Trust to GLENN D. \*\*, Trustee for the use and benefit of BRIGHTON BANK beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DE SOTO County, Mississippi, in Deed of Trust Record Book 1116 at Page 0034 thereof, describing the following property:  
\* AND JAMIE L. DAUGHERTY, HUSBAND AND WIFE  
\*\* EVERTON

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 12th day of DECEMBER, 2000.  
COUNTRYWIDE HOME LOANS, INC.

  
BY: BRANDON SCIUMBATO, VICE PRESIDENT

STATE MS. - DESOTO CO. *(initials)*  
FILED  
Dec 27 9 58 AM '00

BK 1275 PG 280  
W. C. ...

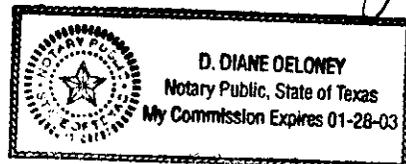
STATE OF: TEXAS  
COUNTY OF: COLLIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, BRANDON SCIUMBATO known personally to me to be the VICE PRESIDENT of the within named COUNTRYWIDE HOME LOANS, 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.

WITNESS my signature and official seal on this, the 12th day of DECEMBER, 2000.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES:



**EXHIBIT "A"**

**LOT 65, SECTION "C", OLIVE RIDGE SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 47, PAGE 48, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.**