

Loan # BPM# 19459674

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 28 day of April, 1999, Tricia M. Bradley, a married woman, and Brian K. Bradley, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1107 at Page 496 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, HomeSide Lending, Inc., 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, HomeSide Lending, Inc., 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 5 day of January, 20 01.

HOMESIDE LENDING, INC.

BY: Kelly J. Riggle
TITLE: Kelly J. Riggle, Vice President

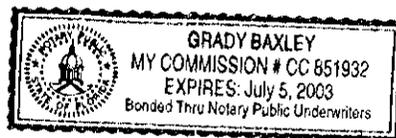
STATE OF FLORIDA
COUNTY OF DUVAL

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 5 day of January, 20 01, the within named Kelly J. Riggle who acknowledged that (s)he is Vice President of HOMESIDE LENDING, INC., and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

Grady Baxley
Notary Public

My Commission expires:

Prepared By:
Shapiro & Massey, L.L.P.
Attorneys At Law
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201



STATE MS.-DE SOTO CO. AA
FILED
JAN 8 10 57 AM '01

BK 1278 PG 0714

EXHIBIT "A"

INDEXING INSTRUCTIONS

LEGAL DESCRIPTION:

Lot 128, Stonecreek Subdivision Phase B of Plum Point Villages Planned Unit Development, in Section 1, Township 2 South, Range 8 West & Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Pages 26-27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

PREPARED BY:

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