

SUBSTITUTED TRUSTEE

WHEREAS, on December 23, 1993, Melvin Ray Parker and wife, Mary Darlene Parker as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 681 at Page 786, executed a Deed of Trust to William H. Lovell, Trustee for the benefit of First Commercial Mortgage Co. of Memphis, 6263 Poplar Ave., Memphis, TN, 38119, reference to which is hereby made, and,

WHEREAS, the aforesaid First Commercial Mortgage Co. of Memphis, now known as, Regions Mortgage Inc., has elected to substitute Marc K. McKay as Trustee in and for the above described Deed of Trust and the indebtedness secured thereby in lieu and in place of William H. Lovell, or any subsequent trustee.

NOW THEREFORE, First Commercial Mortgage Co. of Memphis, now known as, Regions Mortgage 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 Marc K. McKay as Trustee in place of William H. Lovell and any other subsequently named Trustee and does hereby confer upon the said Marc K. McKay, full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

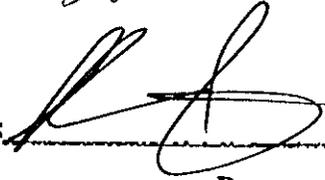
STATE MS. - DESOTO CO. *W.E.*
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BK 134 | PG 282
W.E. PARKER, CH. CLK.]

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through
its duly authorized officer(s), this the 11th day of June, 2001.

First Commercial Mortgage Company
of Memphis, now known as Regions
Mortgage, F.A.C.

BY: 

Roosevelt Jackson
Name and Title Foreclosure Officer

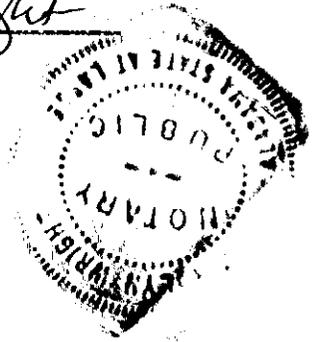
STATE OF Alabama :

COUNTY OF Montgomery :

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 11th day of June, 2001, within my jurisdiction, the within named Russell Jackson, who acknowledged that () he is the Foreclosure Officer of First Commercial Mortgage Company of Memphis, Alabama Corporation, and that for and on behalf of the said corporation, and as its act and deed, () he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

Carolyn [Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:
MY COMMISSION EXPIRES 3/8/2003



Prepared by:

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