

DESCRIPTION FOR INDEXING: BANK AMERICA/Winberry/1104095227
Lot 1204, Section C South,
DeSoto Village Subdivision,
Section 33, Township 1 South,
Range 8 West, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 7, 1989, Melvin A. Winberry, Jr., and wife, Sarah H. Winberry, executed a Deed of Trust to Delta Title Company of Memphis, Tennessee, Trustee for the use and benefit of National Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 483 at Page 706 thereof, describing the following property:

Lot 1204, Section C South, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 10, Pages 2-8, 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 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

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 whomsoever 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 of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 11 day of July, 2001.

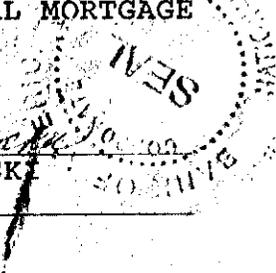
STATE'S PHOTO CO. Am

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BK 1360 pg 334

BANK OF AMERICA MORTGAGE f/k/a NATIONSBANC MORTGAGE CORPORATION, SUCCESSOR IN INTEREST BY MERGER WITH BOATMEN'S NATIONAL MORTGAGE CORPORATION F/K/A NATIONAL MORTGAGE COMPANY

BY: Catherine M. Gorlewska
CATHERINE M. GORLEWSKI
ITS VICE PRESIDENT

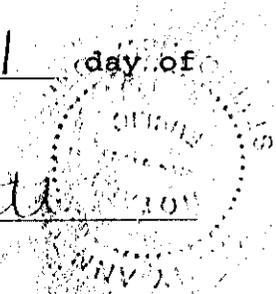


STATE OF NEW YORK
COUNTY OF ERIE

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, CATHERINE M. GORLEWSKI, who acknowledged to me that she is VICE PRESIDENT of BANK OF AMERICA MORTGAGE, and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of BANK OF AMERICA MORTGAGE f/k/a NATIONSBANC MORTGAGE CORPORATION, SUCCESSOR IN INTEREST BY MERGER WITH BOATMEN'S NATIONAL MORTGAGE CORPORATION F/K/A NATIONAL MORTGAGE COMPANY, after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 11 day of July, 2001.

Karen Dan Jett
NOTARY PUBLIC



My Commission Expires:

KAREN DAN JETT
Notary Public, State of New York
Filed in Erie County
#0117660577
Commission Expires 01/01/03

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