

SUBSTITUTED TRUSTEE

WHEREAS, on May 16, 1997, James L. McCarroll and wife, Charlotte L. McCarroll as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 908 at Page 291, executed a Deed of Trust to William H. Lovell, III, Trustee for the benefit of First Commercial Mortgage Company, 6263 Poplar Avenue, Memphis, TN 38119, reference to which is hereby made, and,

WHEREAS, the aforesaid First Commercial Mortgage Company, 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, III, or any subsequent trustee.

NOW THEREFORE, First Commercial Mortgage Company, 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, III, 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.
FILED
AUG 24 10 38 AM '01

BK 1372, PG 356
W.E. DAVIS, CLERK

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through
its duly authorized officer(s), this the 21st day of August, 2001.

First Commercial Mortgage Company
now known as Regions Mortgage, Inc.

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 21st day of August, 2001, within my jurisdiction, the within named Roosevelt Jackson, who acknowledged that () he is the Foreclosure Officer of First Commercial Mortgage Company, an Alabama Corporation, ~~now known as Regions Mortgage Inc~~, 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.

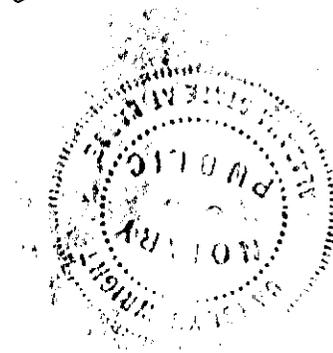
Carolyn W. [Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:

MY COMMISSION EXPIRES 3/8/2003

Prepared by:

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