

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

OCT 18 1 31 PM '01

INDEXING INSTRUCTIONS:

LOT 2, SECTION A, KINGSTON ESTATES, SECTION 28, T-1-S, R-8-W

BK 1395 779
W K.

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 31ST day of AUGUST, 1998, RONNIE D. ANDERSON, AND WIFE BARBARA ANDERSON, executed a Deed of Trust to THOMAS F. BAKER, IV OF SHELBY COUNTY, TENNESSEE, Trustee for the use and benefit of FT MORTGAGE COMPANIES DBA FIRST TENNESSEE*, Beneficiary, 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 1031 at Page 509 thereof, describing the following property:

*MORTGAGE COMPANY, INC. 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 10TH day of OCTOBER, 19 2001

FIRST HORIZON HOME LOAN CORPORATION FKA FT MORTGAGE COMPANIES DBA FIRST TENNESSEE MORTGAGE COMPANY, INC.

BY: *Thomas Wade*
THOMAS WADE ASSISTANT VICE PRESIDENT

STATE OF: TEXAS
COUNTY OF: DALLAS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, THOMAS WADE known personally to me to be the ASSISTANT VICE PRES. of the within named FIRST HORIZON HOME LOAN CORPORATION FKA FT MORTGAGE ** 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 10TH day of OCTOBER, 19 2001

**COMPANIES DBA FIRST TENNESSEE MORTGAGE COMPANY, INC.

MY COMMISSION EXPIRES:

Wesley Bartolo
NOTARY PUBLIC

EXHIBIT "A"

BK 1395PG0780

LOT 2, SECTION A, KINGSTON ESTATES S/D

Lot 2, Section A, Kingston Estates, situated in Section 28, Township 1 South, Range 8 West, in the office of the Chancery Clerk of DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 38, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Barbara Anderson wife of Borrower joins in the execution of this instrument for the purpose of conveying any and all homestead rights she may have or hereafter acquire in said property.