

**SUBSTITUTED TRUSTEE**

WHEREAS, on December 31, 1992, Henry Eugene Piersing, married, & Julie L. Piersing as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 621 at Page 43, executed a Deed of Trust to Donald E. Bourland, Trustee for the benefit of Percy Galbreath & Son, Inc., 5100 Wheelis Drive, Ste 111, Memphis, TN 38117, reference to which is hereby made, and,

WHEREAS, Percy Galbreath & Son, Inc., assigned said Deed of Trust to Real Estate Financing, Inc., now known as Regions Mortgage, Inc. under the date of December 31, 1992, recorded in Book 621 at Page 794 of the records of the office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made, and,

WHEREAS, the aforesaid Real Estate Financing, Inc., 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 Donald E. Bourland, or any subsequent trustee.

NOW THEREFORE, Real Estate Financing, Inc., 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 Donald E. Bourland 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.  
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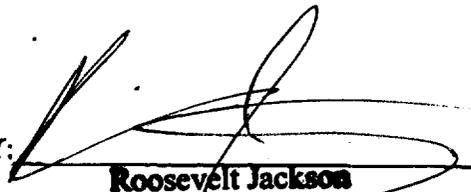
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BK 1451 PG 35  
W.E. DAVIS CH. CLK.]

BK 145180036

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officer(s), this the 24th day of January, 2002.

Real Estate Financing Inc, now known as Regions Mortgage, Inc.

BY:  **Roosevelt Jackson**  
**Foreclosure Officer**

Name and Title

BY 1151 PG0037

STATE OF ALABAMA :

COUNTY OF MONTGOMERY :

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 24th day of January, 2002, within my jurisdiction, the within named Roosevelt Jackson, who acknowledged that ( ) he is the Foreclosure Officer of Real Estate Financing Inc., now known as Regions Mortgage, Inc., an 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 Wight*  
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NOTARY PUBLIC

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

Prepared by:

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