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INDEXING INSTRUCTIONS:

LOT 94 , SECTION D, THE BRANCH S/D, SECTION 35, T/1/S R/6/W
SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 6TH day of NOVEMBER, 1996 JOSEPH EDWARD PASCAVAGE*
executed a Deed of Trust to THOMAS F. BAKER, IV, Trustee for
the use and benefit of FT MORTGAGE COMPANIES D/B/A** 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 368 at Page 209,
thereof, describing the following property:

* AND WIFE, LAWANNA B. PASCAVAGE

SEE EXHIBIT "A"

**FIRST TENNESSEE MORTGAGE COMPANY, INC.
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 22 day of January 2002

FIRST HORIZON HOME LOAN CORPORATION

FKA FT MORTGAGE COMPANIES D/B/A FIRST TENNESSEE MORTGAGE COMPANY, INC.

BY: Richard Minor
ASSISTANT VICE PRESIDENT

STATE MS. - DESOTO CO. *A*

FEB 7 1 32 PM '02

STATE OF TEXAS
COUNTY OF: DALLAS

BK 1457 PG 216
W.E. DAVIS CH. CLK.

PERSONALLY came and appeared before me, the undersigned authority in and for the
jurisdiction aforesaid, Richard Minor known personally to me to
be the ASSISTANT VICE PRESIDENT of the within named FIRST HORIZON HOME
LOAN CORPORATION FKA FT MORTGAGE COMPANIES D/B/A FIRST * 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.

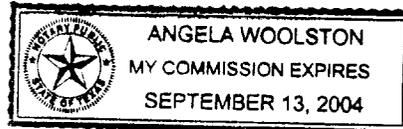
WITNESS my signature and official seal on this, the 22 day of January
2002

***TENNESSEE MORTGAGE COMPANY, INC.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 09/13/04 STATE MS. - DESOTO CO. *A*

JAN 24 2 28 PM '02 *A*



BK 1457PG0217

EXHIBIT "A"

BK 1449PG0765

Lot 94, Section D, The Branch Subdivision, in
Section 35, Township 1 South, Range 6 West,
DeSoto County, Mississippi, as shown on plat
recorded in Plat Book 49, Page 8, in the office
of the Chancery Clerk of DeSoto County, Mississippi.