

SUBSTITUTION OF TRUSTEE

WHEREAS, on February 2, 2000, Ricardo A. Gant and wife, Anita M. Gant, executed a deed of trust to Thomas F. Baker, IV, Trustee for the benefit of First Tennessee Bank National Association, which deed of trust is recorded in Deed of Trust Book 1195 at Page 740 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 1, Section A, Cottonwood Subdivision, in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 47, Pages 2-3, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said First Tennessee Bank National Association, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute Neil Harkavy, of Memphis, Tennessee, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, First Tennessee Bank National Association, does hereby appoint and substitute Neil Harkavy, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

STATE MS. - DESOTO CO.
FILED

FEB 27 12 52 PM '02

BK 1466 PG 121
W.E. DAVIS CH. CLK.

WITNESS THE SIGNATURE of First Tennessee Bank National Association, acting by and through its duly authorized officer, this the 26th day of October, 2001.

First Tennessee Bank National Association

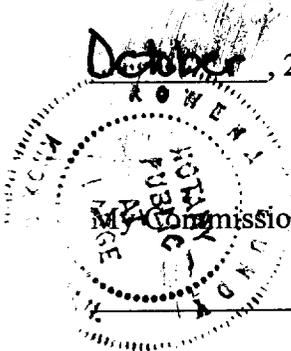
By: Alan Merlin
Title: REO. Mgr

STATE OF TENNESSEE

COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Alan Merlin, known to me to be the REO Manager, of the said First Tennessee Bank National Association, who acknowledged to and before me that he/she signed and delivered the above and foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 26th day of October, 2001.



Lawrence Sundry
NOTARY PUBLIC

Prepared by and return to:
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