

STATE MS. - DESOTO CO. FILED

MAR 14 11 10 AM '02 This document was prepared by John C. Morris, III, 1820 Avenue of America Monroe, Louisiana 71201 Telephone: 318-330-9020

BK 1474 PG 399 W.E. DAVIS CH. CLK.

INDEXING INSTRUCTIONS:

LOT 464, DESOTO VILLAGE, SECTION "B" 1/2, SECTION 33 AND 34, T-1-S, R-8-W

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, on the 18TH day of DECEMBER, 1997, JOHN V. SHANER AND MARGARET E. SHANER, HUSBAND AND WIFE, AS JOINT TENANTS, executed a Deed of Trust to VANCE SMITH, Trustee for the use and benefit of AMERIFIED MORTGAGE, INC., A TENNESSEE CORPORATION, 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 959 at Page 375 AND RERECORDED IN BOOK 963 AT PAGE 145, thereof, describing the following property:

SBE 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

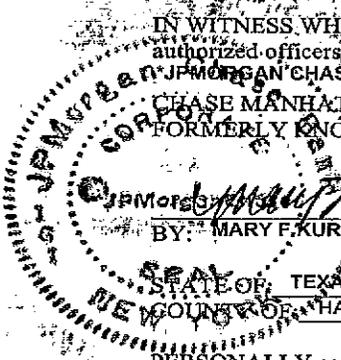
NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

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 of 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 7 day of MARCH, 20 02.

JPMORGAN CHASE BANK F/K/A THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, N.A. FORMERLY KNOWN AS TEXAS COMMERCE BANK N.A., AS CUSTODIAN

BY: MARY F. KURTZ, ASSOCIATE



STATE OF TEXAS COUNTY OF HARRIS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, MARY F KURTZ known personally to me to be the ASSOCIATE of the within named CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, N.A. FORMERLY KNOWN AS TEXAS COMMERCE BANK N.A., AS CUSTODIAN 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 7 day of March, 2002.

[Signature] NOTARY PUBLIC

MY COMMISSION EXPIRES:



EXHIBIT "A"

LOT 464, DESOTO VILLAGE, SECTION "B" 1/2, SECTION 33 AND 34, TOWNSHIP 1 SOUTH, RANGE 9 WEST AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 16, PAGE 21, IN THE CHANCERY COURT CLERK'S OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A 6075 DEVON CIRCLE, HORN LAKE, MS 38637