

This document was prepared by John C. Morris, III, 1820 AVENUE OF AMERICA
Monroe, Louisiana 71201 Telephone: 318-330-9020

INDEXING INSTRUCTIONS:

LOT 85, SEC. B, BIRDSONG SUBDIVISION, SEC. 3, T-2-S, R-6-W

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 8 day of SEPTEMBER, 1999, KEVIN D GISH AND WIFE DEANNA N GISH
executed a Deed of Trust to GLENN D EVERTON, Trustee for the use and benefit of BRIGHTON
BANK 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 1155 at Page 94, thereof, describing the
following property:

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 17 day of April, 2002.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: Krista Gingrich
Vice President

STATE MS. - DESOTO CO.
FILED
APR 19 3 07 PM '02

STATE OF Nebraska
COUNTY OF: Scottsbluff

BK 1492 PG 160
W.E. DAVIS CH. CLK.

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, Krista Gingrich known personally to me to be
the Vice President of the within named MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. 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 17 day
of April, 2002.

Sandra J. Benavides
NOTARY PUBLIC

MY COMMISSION EXPIRES:

GISH/MERS/0102719515

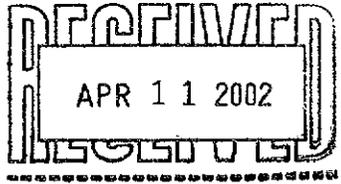
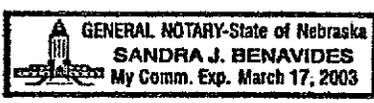


EXHIBIT "A"

Lot 85, Section "B", BIRDSONG SUBDIVISION, situated in Section 3, Township 2 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat recorded in Plat Book 61, Page 39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.