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INDEXING INSTRUCTIONS:

LOT 94, SEC. D, THE BRANCH S/D, IN 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 AND WIFE, *~~
~~_____~~, executed a Deed of Trust to THOMAS F. BAKER, IV, Trustee for the
use and benefit of FT MORTGAGE COMPANIES D/B/A FIRST TENNESSEE MORTGAGE**
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 868 at Page 209, thereof,
describing the following property:

*LAWANNA B PASCAVAGE
SEE EXHIBIT "A"

**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 25 day of APRIL, 2002. ~~FIRST HORIZON HOME LOAN CORP. A/K/A *~~
~~FT MORTGAGE COMPANIES D/B/A~~
FIRST TENNESSEE MORTGAGE COMPANY, INC.

BY: Richard Minor ASSISTANT VICE PRESIDENT

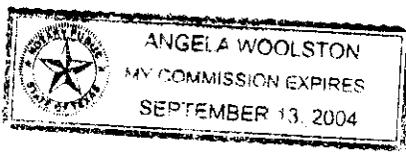
STATE OF: TEXAS
COUNTY OF: DALLAS

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 _____
_____ 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 25 day of APRIL, 2002. ~~FIRST HORIZON HOME LOAN CORP. A/K/A *~~
~~FT MORTGAGE~~
COMPANIES D/B/A FIRST TENNESSEE MORTGAGE COMPANY, INC.

NOTARY PUBLIC

MY COMMISSION EXPIRES:
09/12/04



STATE MS. - DESOTO CO. A
MAY 6 2 43 PM '02 P2
BK 1499 PG 54#
W.E. DAVIS CH. CLK.

STATE MS. - DESOTO CO. A
MAY 17 1 17 PM '02 mc
BK 1504 PG 800
W.E. DAVIS CH. CLK.

EXHIBIT "A"

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.