

LMC LMS59989

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 12, 1997, Stephen Lee Handley, Jr. and wife, Jeannette Handley, executed a certain deed of trust to Thomas F. Baker, IV, Trustee for the benefit of FT MORTGAGE COMPANIES dba FIRST TENNESSEE MORTGAGE COMPANY, INC. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 906, Page 574, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 255, Phase 1, Section K, Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 52, Page 16, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid 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 and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested 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 same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 18th day of July, 2002.

The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company

BY: [Signature]
TITLE: Assistant Vice Pres

STATE OF OH
COUNTY OF Cuyahoga

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Anne Kazuka, personally known to me to be the Asst. Vice President of the within named The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 18th day of July, 2002.

[Signature]
NOTARY PUBLIC

My Commission Expires:

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 02-1181



CHRISTINE A. SCHNURR
NOTARY PUBLIC
STATE OF OHIO
Recorded in Cuy. Cty.
My Comm. Exp. 7/23/06

Index: LOT 255, PHASE 1, SECTION K, KENTWOOD SUBDIVISION, SITUATED IN SEC. 3, T2S, R4W
STATE MS.-DESOTO CO.
FILED

JUL 22 2 40 PM '02

BK 1534 PG 592
W.E. DAVIS CH. CLK.