

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 24, 1992, Sidney D. Mathis, and wife, Lisa D. Mathis, as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 609 at Page 98, executed a Deed of Trust to L. Patrick Sandlin, Trustee for the benefit of Community Mortgage Corporation, 6389 Quail Hollow, Memphis, Tennessee, reference to which is hereby made, and,

WHEREAS, Community Mortgage Corporation, assigned said Deed of Trust to Republic National Bank d/b/a Resource Bancshares Mortgage Group under the date of October 21, 1992, recorded in Book 649 at Page 283 of the records of the office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made, and,

WHEREAS, Republic National Bank d/b/a Resource Bancshares Mortgage Group, assigned said Deed of Trust to Real Estate Financing, Inc. under the date of March 31, 1993, recorded in Book 706 at Page 147 of the records of the office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made, and,

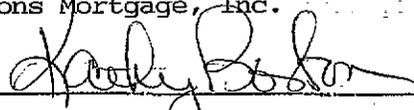
WHEREAS, the aforesaid Real Estate Financing Inc., now known as Regions Mortgage, Inc., has elected to substitute Marc K. McKay as Trustee in and for the above described Deed of Trust and the indebtedness secured thereby in lieu and in place of L. Patrick Sandlin, or any subsequent trustee.

NOW THEREFORE, Real Estate Financing Inc., now known as Regions Mortgage, Inc., 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 Marc K. McKay as Trustee in place of L. Patrick Sandlin, the original trustee, and any other subsequently named Trustee and does hereby confer upon the said Marc K. McKay, full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officer(s), this the 15th day of October, 2002.

Real Estate Financing Inc., now known as
Regions Mortgage, Inc.

BY:



Kathy Boston
Foreclosure Officer

Name and Title

STATE OF ALABAMA

COUNTY OF MONTGOMERY

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 15th day of October, 2002, within my jurisdiction, the within named Kathy Boston, who acknowledged that (§) he is Foreclosure Officer of Real Estate Financing, Inc., now known as Regions Mortgage, Inc.

an Alabama Corporation, and that for and on behalf of the said corporation, and as its act and deed, (§) he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.



NOTARY PUBLIC



MY COMMISSION EXPIRES:

My commission expires 3-14-2005.

Prepared by:

Marc K. McKay
MCKAY SIMPSON LAWLER
FRANKLIN & FOREMAN, PLLC
Attorneys at Law
Post Office Box 2488
Ridgeland, Mississippi 39158-2488
(601) 856-5794



STATES MS. - DESOTO CO.

Oct 18 10 58 AM '02

BK 1583 PG 764
W.E. DAVIS CH. CLK.