

SUBSTITUTE OF TRUSTEE

WHEREAS, on October 18, 1999, a Land Deed of Trust was executed James Tuggle and Evelyn Powers Tuggle to John B. Philip, Trustee for EquiCredit Corporation/Ala. & Miss., beneficiary, which Deed of Trust is recorded in the land records located in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi, in Land Deed of Trust Book 1162, at Page 540, and being secured by real property described as follows:

1.33 acres being part of the Southwest Quarter of Section 36, Township 3 South, Range 8 West, DeSoto County, Mississippi and described as follows:

Commencing at the southeast corner of the Southwest Quarter of Section 36, Township 3 South, Range 8 West, said point located in Ranch Road, thence N 06 degrees 30 minutes 04 seconds East 40.0' to a point on the North right of way of Ranch Road. Thence North 85 degrees 12 minutes 48 seconds West 309.04, along said right of way to an iron pin, said point being at the southeast corner of said 1.33 acres and the point of beginning. Thence North 06 degrees 28 minutes 55 seconds East 215.43' to an iron pin, thence North 83 degrees 41 minutes 33 seconds West 229.22' to an iron pin, thence South 06 degrees 00 minutes 49 seconds West 257.45' to an iron pin on the North right of way of Ranch Road. Thence South 85 degrees 12 minutes 48 seconds East 227.21' along said right of way to the point of beginning. Parcel being that remaining property as recorded in deed book 44 page 457 of the office of Chancery Clerk, DeSoto County, Mississippi.

Being the same property conveyed to grantor, herein by Last Will and Testament, as Docket Number 96-12-1464, dated December 12, 1996, in the Chancery Clerk's office of DeSoto County, Mississippi.

WHEREAS, EquiCredit Corporation/Ala. & Miss. substituted Gregory P. Giddens as Trustee in place and stead of the aforesaid Trustee, as filed for record in the aforesaid Chancery Clerk's office in Book 1356, at Page 201, and

STATE MS.-DE SOTO CO.
FILED

JAN 8 9 37 AM '03

BK 1636 PG 30
W.E. DAVIS CH. CLK.

WHEREAS, said Deed of Trust was assigned by beneficiary
therien to EquiCredit Corporation of America, as filed for record
in the aforesaid Chancery Clerk's office in Book 1516 at page 612,
and

WHEREAS, EquiCredit Corporation of America substituted J. Gary
Massey in place and stead of the aforesaid Trustee, as filed for
record in the aforesaid Chancery Clerk's office in Book 1516, at
Page 614, and

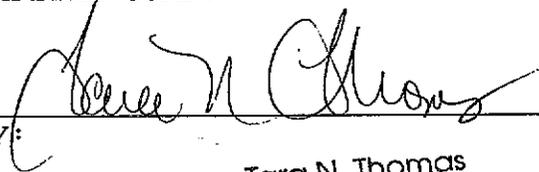
WHEREAS, it being the desire of EquiCredit Corporation of
American to substitute another Trustee in place and stead of the
aforesaid Trustee as it has a legal right to do under the terms and
provisions of said Land Deed of Trust, and,

NOW, THEREFORE, by and through its attorney in fact, Fairbanks
Capital Corp., EquiCredit Corporation of America does hereby
nominate and appoint Gregory P. Giddens as Substitute Trustee in
the place and stead of the Trustee aforesaid named in that certain
Land Deed of Trust recorded in the office of the Chancery Clerk of
DeSoto County at Hernando, Mississippi, in Land Deed of Trust Book
1162, at Page 540.

WITNESS THE SIGNATURE of EquiCredit Corporation of America, by
its agent in fact this the 6 day of January,
2003.

EQUICREDIT CORPORATON OF AMERICA
by its agent in fact, FAIRBANKS
CAPITAL CORP.

By:


Tara N. Thomas
Document Control Officer

STATE OF PENNSYLVANIA

COUNTY OF MONTGOMERY

PERSONALLY appeared before me, the undersigned authority in and for the State and County aforesaid, Sara N. Thomas, who acknowledged that he executed and delivered the above and foregoing instrument in his/her official capacity as Doc. Control Officer of Fairbanks Capital Corp., Agent in Fact for EquiCredit Corporation of America on the day and year therein mentioned as the act and deed of the corporation, being first duly authorized so to do.

GIVEN UNDER MY HAND and official seal of office, this 6 day of January, 2003

NOTARIAL SEAL
AIXA M. TORRES, Notary Public
Hatboro Boro, Montgomery County
My Commission Expires April 30, 2006

Aixa M. Torres
NOTARY PUBLIC

My Commission Expires:

Prepared by:
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