

AMENDED SUBSTITUTION OF TRUSTEE

WHEREAS, on October 9, 1996, Robert L. White, unmarried person as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 869 at Page 169, executed a Deed of Trust to William H. Lovell, III, Trustee for the benefit of First Commercial Mortgage Company of Memphis, 6263 Poplar Avenue, Memphis, Tennessee 38119, reference to which is hereby made, and,

WHEREAS, the aforesaid First Commercial Mortgage Company of Memphis, 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 William H. Lovell, III, or any subsequent trustee.

NOW THEREFORE, First Commercial Mortgage Company of Memphis, 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 William H. Lovell, III, 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 3rd day of February, 2003.

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STATES - DE SOTO CO.
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BK 165 | PG 552
W.E. DAVIS CH. CLK.

First Commercial Mortgage Company of
Memphis, now known as Regions Mortgage, Inc.

BY: *Kathy Boston*

Kathy Boston
Name and Title **Foreclosure Officer**

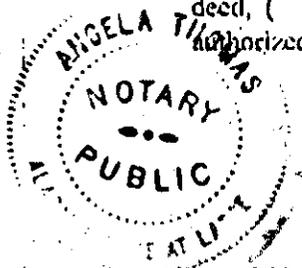
STATE OF ALABAMA

COUNTY OF MONTGOMERY

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 3rd day of February, 2003, within my jurisdiction, the within named Kathy Boston, who acknowledged that (^S) he is Foreclosure Officer for *Regions Mortgage, Inc. the

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

*First Commercial Mortgage Company of Memphis, now known as



Angela Thomas
NOTARY PUBLIC

MY COMMISSION EXPIRES:

My commission expires 3-14-2005.

Prepared by:

Marc K. McKay
MCKAY SIMPSON LAWLER
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