

MAR 26 2 20 PM '03

BK 1683 PG 777
W.E. DAVIS CH. CLK.

ESS 116501-8

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 8, 1999, Lloyd R. Miller, Jr. and wife, Charla F. Miller, executed a certain deed of trust to Hugh H. Armistead, Trustee for the benefit of Pinnacle Lending, LLC which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1160, Page 242, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 111, Section "A", Belle Pointe Subdivision, situated in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, at Pages 2-5, 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, Federal National Mortgage Association by LoanCare Servicing Center its attorney-in-fact 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, Federal National Mortgage Association by LoanCare Servicing Center its attorney-in-fact, 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 17th day of MARCH, 2003.

Federal National Mortgage Association by LoanCare
Servicing Center its attorney-in-fact

BY: Donald A. Gresham
TITLE: A.V. President

STATE OF VA
COUNTY OF NORFOLK

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Donald A. Gresham, personally known to me to be the A.V. President of the within named Federal National Mortgage Association by LoanCare Servicing Center its attorney-in-fact, 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 17th day of MARCH, 2003.

MERYL P. DREANO
My Commission Expires: 06/30/03

Meryl P. Dreano
NOTARY PUBLIC



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# 03-0166

Index: LOT 111, SECTION "A", BELLE POINTE SUBDIVISION, SITUATED IN S3,T2S,R7W