

Prepared By:  
RECORDING REQUESTED BY:  
FEC Credit Association, FCU  
2124 Democrat Road  
Memphis, TN 38132

STATE MS. - DESOTO CO.  
APR 10 8 12 AM '03

When Recorded Mail Document To:  
FEC Credit Association, FCU  
2124 Democrat Road  
Memphis, TN 38132

BK 1695 PG 358  
W.E. DAVIS CH. CLK.

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, Mickey Collins and wife, Anita C. Collins was the original Trustor, Charlotte McNeal, CEO, the original Trustee, and FEC CREDIT ASSOCIATION, FCU, the Beneficiary, under that certain Deed of Trust dated March 3, 1999, and recorded as Instrument No. N/A on N/A, in Book 1092, Page 450, Official Records of the County of Horn Lake, State of Mississippi.

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of Charlotte McNeal, CEO, now therefore, the undersigned hereby substitutes FEC Credit Association, FCU as Trustee under said Deed of Trust and FEC Credit Association, FCU, as the substituted Trustee does hereby reconvey, without warranty, to the person legally entitled thereto, the Estate now held thereunder.

Dated: March 18, 2003



Peggy St. John, CEO  
Beneficiary/Substituted Trustee

STATE OF TENNESSEE  
COUNTY OF SHELBY

On March 18, 2003 before me, Peggy St. John, CEO, personally appeared. She is personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

PUBLIC  
Notary Public:  
LARGE



My commission expires:

MY COMMISSION EXPIRES APR. 03, 2004

Return To: Real Estate Loan Services  
5727 Summer Trees, Suite 5  
Memphis, TN 38134

Rta-m-8397