

RETURN TO:
 STEWART & ASSOCIATES, PLLC
 P.O. BOX 2757
 MADISON, MS 39130

Indexing instructions: Lt. 1765, Sec. G, Southaven West S/D Sec. 22, T1S, R8W,
 Desoto County, Mississippi

Loan #853416

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on April 28, 1998, Anthony R. Yow, an unmarried man, executed a Deed of Trust to James C. Hardy, Trustee, for the benefit of Mortgage Guaranty Corporation, which Deed of Trust is recorded in Deed of Trust Book 993 at Page 438, in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, said Deed of Trust was assigned by Mortgage Guaranty Corporation to Trustmark National Bank by Assignment of Deed of Trust dated April 28, 1998, and recorded in Book 993 at Page 445, in the office of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of the said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another Trustee in the place of the Trustee named therein, at any time by writing, duly signed and acknowledged and recorded in the County where the premises are located; and

WHEREAS, said Trustmark National Bank is the holder and legal owner of the Note secured by the aforesaid Deed of Trust and now desires to substitute ERNEST W. STEWART of Madison, Mississippi, in the place and stead of the present Trustee.

NOW, THEREFORE, Trustmark National Bank does hereby appoint and substitute ERNEST W. STEWART as Trustee in said Deed of Trust in the place and stead of the present Trustee.

WITNESS THE SIGNATURE OF Trustmark National Bank, acting by and through its duly authorized officers, this, the 10th day of June, 2003.

Trustmark National Bank

By:

Richard D. Miller
 Richard D. Miller

Title: First Vice President

STATE MS. - DESOTO CO.
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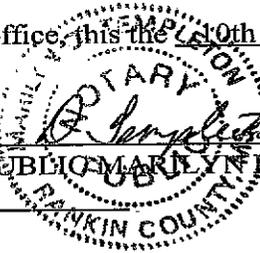
STATE OF MISSISSIPPI.

COUNTY OF HINDS

BK 1743 PG 364
 W.E. DAVIS CH. CLK.

PERSONALLY appeared before me, the undersigned authority in and for the aforesaid jurisdiction, Richard D. Miller, who acknowledged to me that he is the First Vice President, of Trustmark National Bank, a national banking association, and that he signed and delivered the above and foregoing instrument of writing on the day and year therein mentioned as the act and deed of said Trustmark National Bank, he having been first duly authorized so to do.

GIVEN UNDER MY HAND and official seal of office, this the 10th day of June, 2003.

A circular notary seal for Rankin County, Mississippi. The seal contains the text "NOTARY PUBLIC" at the top, "MISSISSIPPI" at the bottom, and "RANKIN COUNTY, MISSISSIPPI" around the inner edge. In the center, the name "MARILYN D. TEMPLETON" is written in a stylized font.
MARILYN D. TEMPLETON
NOTARY PUBLIC
RANKIN COUNTY, MISSISSIPPI

My Commission Expires: DECEMBER 19, 2003

c:57-AOST-Assignee