

BBM 19265052

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 8, 1997, Albert G. Vrooman, A Single Man, executed a certain deed of trust to D. B. Bridgforth, Trustee for the benefit of JLM Mortgage Company LLC, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 957 at Page 674, and rerecorded in Book 1055 at Page 437, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 980, Section E, Greenbrook, situated in Section 19, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 44-45, 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, Washington Mutual Bank, FA successor in interest to HomeSide Lending, Inc., 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, Washington Mutual Bank, FA successor in interest to HomeSide Lending, 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 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.

STATE MS. - DESOTO CO.
FILED

SEP 19 12 26 PM '03

BK 1828 PG 392
W.E. DAVIS CH. CLK.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 17th day of September, 2003.

Washington Mutual Bank, FA successor in
interest to HomeSide Lending, Inc.

By: Mickie A. Dilley

Mickie A. Dilley

Title: Asst. Vice President

STATE OF MS
COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Mickie A. Dilley, personally known to me to be the Asst. Vice President of the within named Washington Mutual Bank, FA successor in interest to HomeSide Lending, Inc., 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.

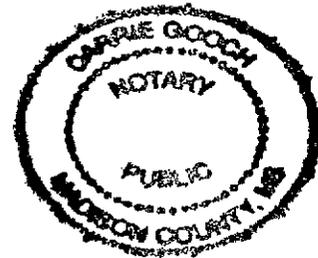
WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 17th day of
September, 2003.

Carrle Gooch
Notary Public

My commission expires:

~~Notary Public State of Mississippi At Large
My Commission Expires: February 20, 2006
Signed: Carrle Gooch, Gooch & Gooch, Inc.~~

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# 03-1562



Index: Lot 980, Sec. E, Greenbrook, Sec. 19, T1S, R7W, Southaven, DeSoto Co., MS