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INDEXING INSTRUCTIONS:

LOT 778, SECTION F, CARRIAGE HILLS SUBDIVISION, IN SECTION 24, T-1-S, R-8-W

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, on the 31<sup>ST</sup> day of MAY, 1996, HERBERT WAYNE HISSONG, JR. AND WIFE MARY ANGELENE HISSONG executed a Deed of Trust to WILLIAM H. LOVELL, III, Trustee for the use and benefit of FIRST COMMERCIAL MORTGAGE COMPANY beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DESOTO County, Mississippi, in Deed of Trust Record Book 835 at Page 581 AND RE-RECORDED IN BOOK 847 AT PAGE 567, thereof, and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said 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 to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the 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 the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 16 day of January, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

M. Headen  
BY: M. Headen  
Vice President

STATE OF Nebraska  
COUNTY OF: Seward

STATE MS.-DESOTO CO. mc  
FILED mc

SEP 24 10 36 AM '03

BK 183 | PG 35 |  
W.E. DAVIS CH. CLK.

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, M. Headen known personally to me to be the vice president of the within named MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 16 day of January, 2003.  
Deanna Riedel  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
HERBERT HISSONG AURORA# \_\_\_\_\_  
Fo2-9399

